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ABSTRACT

This manual offers practical guidelines for those who wish to become involved in providing pre-retirement education for older workers. It is a multi-group discussion model with a flexible program design that can be used to develop, coordinate, and instruct pre-retirement programs in business and industry, government colleges and universities, health care agencies, churches and fraternal organizations, or other settings where a need exists. Chapter 1 provides an overview of pre-retirement education issues and content. Chapter 2 deals with the educational methods and program structure of a retirement planning workshop. Chapter 3 provides a step-by-step procedural guide for each of the topics covered in the retirement planning workshop or seminar. Finally, chapter 4 elaborates on the program planning aspects of the pre-retirement event. An appendix contains a comprehensive bibliography both for instructors and program participants and a list of available films and tapes relating to pre-retirement education and aging. It also provides a guide to free pamphlets available from government agencies and private companies. (BM)

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PRE RETIREMENT EDUCATION:
A MULTI GROUP DISCUSSION APPROACH

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INSTRUCTOR'S MANUAL

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For information on obtaining copies of the Instructor's Training Manual please write to:

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FOREWORD

Note: This Instructor's Manual can be used in conjunction with the 12 - 16 hour Instructor Training Program offered periodically by Programs in Aging and Retirement Education, Centre for Continuing Education, The University of British Columbia

Throughout North America pre-retirement programs are being conducted in governments, universities and colleges, service agencies and the private sector. A wide variety of teaching techniques is used in pre-retirement events. The multi-group discussion model employed here provides the instructor and program planner with a flexible program design.

This text acts as a practical guide for those who wish to become involved in providing pre-retirement education for older workers. It is designed specifically for those who wish to develop, co-ordinate and instruct pre-retirement programs in business and industry, government colleges and universities, health care agencies, churches and fraternal organizations or in other areas where a need exists.

For the Program Developer/Administrator the manual offers:

- a rationale for conducting pre-retirement programs
- complete program development and planning guide
- guides to location of program leaders, resource people and materials.

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For the Program Leader/Instructor the manual offers:

- advice on program design and delivery
- complete course outline and group activities for each session
- references, bibliography, media catalogue

With respect to the program method advanced in the manual, original research and training were carried out at the University of Oregon and at North Texas State University. Related research concerning the relative effectiveness of program methods was carried out at the University of Southern California. Training programs using these concepts have been active at the University of Calgary and the University of British Columbia. The present writing adapts the method for the Canadian practitioner of pre-retirement education. The original verson of this manual was subsidized by a grant from the Ministry of Education, Province of British Columbia, and was especially written for community college and adult education school district educators.

Content of the Instructor's Manual

In an attempt to cover all of the relevant areas of programming for retirement planning, the manual employs the following format:

- Chapter 1 - provides an overview of pre-retirement education issues and content
- Chapter 2 - deals with the educational methods and program structure of a retirement planning workshop
- Chapter 3 - provides a step-by-step procedural guide for each of the topics covered in the retirement planning workshop or seminar

*Chapter 4 - elaborates on the program planning aspects of the pre-retirement event

* The Appendix contains a comprehensive bibliography both for instructors and program participants. It provides a list of available films and tapes relating to pre-retirement education and aging, and a guide to free pamphlets available from government agencies and private companies.

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Chapter 1

PRE-RETIREMENT EDUCATION: ISSUES AND CONTENT

The terms pre-retirement education, retirement planning, and preparation for retirement relate to the ideas of thinking about the future, and of setting out goals for living after conclusion of one's career work. Women and men approaching later middle-age are increasingly encouraged to consider the many issues represented by the retirement transition, and to devise flexible plans for an effective, satisfying retirement life-style. Howard Rosencranz (1975) defines pre-retirement education as "the acquisition of information, understandings and appreciations which serve to facilitate personal adjustment after retirement from the labor force".

The word "retirement" is applied variously to an event (officially leaving the job), to a transition (leaving a defined period of the life cycle and entering another), and to later life itself. Atchley (1976) suggests that retirement is "a process through which the retirement role is approached, taken up, learned, mastered, and relinquished." Broadly, the retirement role is accessible for those who can leave full-time employment but continue to receive certain income related to their years of service, and who do not manifest the symptomatic frailties of old age. In Canada and the United States, formal retirement from career work is now experienced by most individuals between the ages of 55 and 65 -- and increasingly earlier than 65. With average life-expectancy for those of age 50 now near 80 years, the "role of retired person" becomes conincidental with the idea of a distinct late-life period in the life cycle.

Various conditions attach to that distinction. It has been said that retirement: (1) marks off a major status passage for the individual; (2) symbolizes an age passage in the life cycle; (3) returns to the individual the challenge of decision-making and responsibility for daily living; (4) requires a permanent re-ordering of one's chosen uses of time; and (5) calls into deliberation structural life-style matters involving support systems, family and friends, marital role, personal goals, and so on. Indeed, research among retirees has shown that morale is significantly affected by attitudes toward the idea of being retired, by attitudes toward personal aging and health conditions, and by attitudes toward value and pleasure derived from chosen activities. And the topics consistently attended in pre-retirement education programs reflect practical concerns that spring from these same conditions.

Brief Discussion of Program Topics and the Need for Decision-Making Strategies

Perhaps the most important consideration for those thinking ahead to retirement is the setting of clear goals for the future. Many couples spend long periods planning a "dream vacation" which will take approximately six months of their retirement lives. Since that retirement life can last as long as thirty years, the vacation is very much a short-sighted measure.

Planning intelligently also includes trying out some of the items on one's list of things to do. If the pre-retiree has always longed for the time to hike about the mountains of British Columbia, he should spend time before the retirement years testing out this belief.

Another important aspect of planning is the task of writing down skills, capabilities and interests which may be pursued in the retirement years. This enables the pre-retiree to assess his skills and needs then provides data for creating a rewarding and satisfying lifestyle.

The person planning retirement must be aware that all satisfying work need not be undertaken for wages. Satisfaction can be achieved through fulfilling a social need for the community, for example. A hobby or craft can be turned into satisfying use of time in the later years. Travelling with the desire to learn more about other cultures, art, music, or natural history can also be rewarding.

Some potential concerns in retirement:

1. The need to develop a sound financial planning base. Most people will need to consider reducing expenses in some areas and adopting a careful budgeting procedure. This type of planning should, of course, take place well before the retirement date.
2. Housing options: deciding whether to sell the family home in favour of a smaller retirement home, or apartment, can be of major concern. It is most important here to consider all the advantages and disadvantages both of the present housing situation and the proposed options.
3. Many people tend to place little emphasis on preventive health care in the younger years, but this should be a major concern in the later years. Although no major bodily changes occur precisely at the age of 65, there are slow changes taking place during the latter half of life. For example, vision and hearing may become less acute, skin and

connective tissues lose their elasticity, and muscles shrink. Despite such changes in the body, people do not die of old age. It is essential, then, to develop goals towards proper eating and drinking habits and adequate exercise in the later years.

4. Relationships with family and friends can undergo changes in the retirement years. A husband who has been in the work force for 40 years may in retirement find himself "under foot" if his wife has been in the home for the same number of years. Mutual adjustment is as necessary during retirement as it was during the honeymoon. Friends and family may move to other climates causing a need for development of new associations and friendships in the retirement years.
5. Upon retirement, a married couple or single person will adopt new lifestyle patterns. A sense of direction and purpose will be needed for the retired person to live up to his potential.

Perhaps the greatest lesson to be learned by the person approaching retirement is the need to plan in advance for those years, to avoid some of the potential pitfalls and concerns mentioned above.

What we now call "pre-retirement education" is an assortment of program concepts addressing that need for preparation and goal-setting. In the present state of the art, almost all of these concepts constitute single, short-term educational events in the lives of the pre-retirees. Lynch (1978) has summarized the broad purposes that seem to guide this education:

1. to impart information about issues which become especially pertinent under the influence of impending retirement.
2. to provide awareness and perspective, by connecting the event of retirement to other processes at work in the life cycle and in the world, and by bringing some sense and order to an array of notions (myths, misconceptions, attitudes, etc.) related to the subject.
3. to motivate behaviour (decision-making and action) that may be described as planning in preparation for life beyond the retirement event.

In order to provide a program which deals with the elusive qualities of attitudes, awareness and behaviour, a retirement planning program must stress more than simply content or informational aspects, such as finances and health. The methods employed in the multi-group discussion model are based on the belief that the learner's experience within the educational process bears significantly on his or her assimilation of new knowledge and perspectives. The Chapters which follow will considerably amplify the brief outline of content issues described here.

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Chapter 2

EDUCATIONAL METHOD AND PROGRAM STRUCTURE

The term pre-retirement education refers to a growing variety of program activities which provide some kind of formal, educational assistance to the prospective retiree. Such programming today takes several forms, yet almost all of the approaches share the distinction of being single, short-term educational events in the lives of the participants. Most programs consume fewer than 20 hours of instructional time, and a schedule of 10 to 15 hours is perhaps the most familiar pattern. Concurrent with a growing attention to later life and to numerous individual and social issues associated with retirement, interest in pre-retirement education has emerged in several contexts: (1) among various university research and training interests (adult education, gerontology, sociology, etc.); (2) in diverse community-education settings, (community colleges, night schools, social service agencies); (3) in the employer personnel-management unit.

A pre-retirement education program reflects a wide range of planning concerns--including identification of participant population, recruitment, delivery design, arrangement for resources (materials and people), training of leaders, and evaluation. Ultimately, the program is an event, in which these planning considerations arrive as an educational experience for the pre-retiree. In analytic discussion and research, programs are commonly distinguished in terms of the teaching/learning models represented in the conduct of the event itself.

A. Program Models

Model is the term applied to a recognizable teaching/ learning methodology. A model is not an event; it is a delivery design. Acknowledged or not, it is also a manifest view of the relationship between the learner and the learning experience. Several recent discussions have pursued the matter of essential model differences, as well as of relative effectiveness of different design concepts (Lynch, in press; Tiberi et al, 1978; Manion, 1976).

Models can be divided first into those which require meetings amongst participants and those which do not (independent-study types). Of the former, probably the most familiar types are the traditional lecture series and the packaged stimulus/discussion methods. More recently, integrated designs for participatory adult-education models have been widely demonstrated (Tiberi et al, 1978; Lynch, 1978; Manion, 1978). These highly developed methods emphasize a number of qualities in the learning environment: (1) learner roles that are active, interacting, and helping, rather than passive, listening, and receiving; (2) instructor roles that are facilitating and helping rather than telling and directing; (3) an attention to planning issues as personal, developmental realities, rather than simply circumstantial ones; (4) acknowledgment of a host of attitudinal factors that are associated with morale and adjustment levels in post-retirement life; (5) a sense of supportive mutuality among peers in the matters of life planning and retirement preparation; and (6) the presence of a planning concept that stresses decision-making and planning behaviors.

General content interest in pre-retirement education has become centred around a few core topics: (1) income and finances; (2) health; (3) living-arrangement issues and housing; (4) relationships with other people and social-matrix issues; (5) life-style matters involving time, leisure, and activities; and (6) perspectives on aging and personal development. Much retirement preparation assistance to older workers simply provides, in a one-to-one setting, basic financial information having to do with projected pension and income.

Important research concerned with retirement life (Greene et al, 1969; Manion, 1969; Pyron and Manion, 1970) has examined relationships among planning behavior, attitudes, life-satisfaction, and retirement adjustment: the provocative conclusions of these investigators have fired arguments for broader educational responses to the retirement-preparation task. Specifically, it is argued that retirement adjustment is enhanced by: (1) positve attitudes toward personal health conditions and changes; (2) an integrating perspective for personal aging; (3) constructive attitudes toward the idea of retirement from career work; (4) high enjoyment of avocational and leisure uses of time; (5) accurate perception of the limits and adequacy of future income and assets; and (6) planning.

Many educational analysts point out that simple informational approaches may not effectively serve the complex needs suggested here (Kasschau, 1974; Fitzpatrick, 1978). Manion (1972, 1976) has argued for methods that: (1) take a subjective view of the retirement-preparation task; (2) utilize the learner as a valued resource (peer-group model); (3) abandon crisis-oriented, coping perspectives of the retirement circumstance; and (4) avoid "rightformula" and prescriptive teaching postures. He and others have widely demonstrated models which intend to identify and provide appropriate information, to stimulate openness to influential attitudinal factors; and to generate a "positive planning" approach to the retirement event and transition. These methods emphasize shared concerns and experience as a foundation for a mutually supportive educational process. The multi-group workshop model offered here has evolved in the mainstream of that spirit.

B. A Multi-Group Discussion Workshop

The title of the method is struck from the idea that the educational process integrates small-group discussion values and certain benefits of workshop structure. A workshop involves several small groups of participants as a community of mutual interests and concerns. The distinguishing quality of the process is the shared, task-oriented participation in the information generating activities. In demonstration and research involving the method, variations are observed in time format, number of staff, and number of participants; however, important consistencies are noted in the organization of content and process. Each of these matters is discussed briefly below. A complete elaboration of content and process follows in Chapter 3.

Content

The structure of the model is "developmental" -- that is, both content and process serve an intended progression in the learning experience. For example, the sequencing of topics to be explored is not left to chance. Consideration moves from the broad, externally fixed issues to the more specific, personally centred ones--from information about the world (perspective building) to information about the self (integration, decision-making, action). A sequence of topics or sessions might be listed as follows:

1. Orientation to Pre-Retirement Planning
2. Retirement and Aging: Attitudes, Myths, Facts
3. Positive Health Management
4. Financial Planning
5. Living Arrangements and Housing
6. Time, Leisure, Activities
7. Development: Change, Psychological Perspective Relationships, Opportunity
8. Personal Resources: Values, Aspirations, Goals -- Taking Charge

(a) Process

The process uses structured interpersonal activities to represent a mutuality of concerns and resources, availability and benefit of resource information via peers, value of support systems, communication issues and options, and so on. The participant's relationship to the information being developed is carefully linked to an elemental structure in the process: information is developed by the individual (spontaneously offered in discussion or stimulated by a structured activity). That information becomes acknowledged in the discussion activity of the small group (support system), and finally, the information is summarily represented in the small group's reports of its deliberations to the full workshop. This elemental structure is viewed as strongly reinforcing for the individual--especially concerning the decision to participate actively and constructively in the learning experience.

Of course, in service to this structure, a typical design mixes a variety of activities: mini-lectures by staff, guest-expert presentations on such topics as legal affairs and health planning, individual paper- and pencil exercises (subjectively focussed), small-group topical discussion, special-interest sub-group discussions (men's and women's groups, for example), inter-group reporting, group reports to the workshop community, and linkage commentary by leaders (interpretation, feedback, transition).

The small-group activities are designed to call upon the information, experience, and understanding which the members bring to the mutual issue of retirement. The discussion activity of a group is not individually facilitated by a staff member; rather, with instructions, participants are given responsibility for the management of their own groups. The individual shares in this responsibility, and the importance of the small group's work is acknowledged by the hearing of its reports.

(b) Participant Numbers and Staff

A workshop involves an audience of participants arranged in several smaller discussion groups. Large programs attended by as many as 50 and 60 participants are often conducted by two instructors: a co-leading team including a woman and a man is commonly preferred, to provide variation in style, thought, pace and modelling. Many smaller programs are led by a single instructor. Because the success of workshop process depends upon the independent activities of several contributing discussion groups, enrollment must be sufficient to develop at least three such units. A total of 20 to 30 participants, arranged in four or five small groups and led by a single instructor, is a frequently appearing design. It does seem that some of the method's most desirable qualities become difficult to realize as overall enrollment falls below 18 to 20 members. (Questions concerning actual formation of the discussion groups are attended in Chapter 3.)

Some personnel who may be involved in the development and delivery of a pre-retirement education program are:

i Program Administrator

The Program Administrator is usually responsible for all aspects of planning a workshop. This includes hiring the program leader, and, in collaboration with that leader, choosing the relevant resource people for the workshop. The administrator is most often a personnel or benefits officer, union official, occupational nurse, or adult education specialist.

ii Program Leader (instructor)

The program leader delivers the pre-retirement workshop or seminars, in collaboration with the administrator. The leader may be consulted about various aspects of the planning. As well, the program leader may help to choose resource people to take part in the program. (See full description of program leader in Chapter 4.)

iii Resource Person (area specialist)

A resource person is an acknowledged expert in a particular area of retirement planning education. For example, the resource person for a financial planning topic might be an investment counsellor, accountant, bank or trust company employee, and so on. (See full description of resource person in Chapter 4.)

(c) Time Formats for Workshops

Originally, the method was applied in time-concentrated formats--such as in models where participants could be gathered for a full one-day or two-day program. An original design (Lynch, 1978) set out about 13 hours of activity in four, independent "time-blocks" (of about three hours each). Alternative models using the blocks have included concentrated two-day programs (two mornings and two afternoons), a program of two full days scheduled one week apart, and a series of four weekly sessions. Some leaders have extended the weekly version to include a fifth session, in order to increase time devoted to visiting resource speakers. In training at the University of Oregon, the method has been demonstrated in a program of six to eight shorter meetings (1½ to 2 hours each) completed during a two-week period (the number of meetings, again, being affected by the number of guest presenters used).

Often, employers who sponsor their own programs and who can accommodate the employees' release from their work stations prefer the concentrated schedules--the one-day or two-day model, depending upon program goals. An interesting 1½-day version has also been innovated in an employer setting. Community education agencies offering programs to the general public must almost always rely on serial meetings: schedules of weekly and twice-weekly meetings have been used. Chapter 4 of this text provides further information on time-scheduling pre-retirement programs.

A Final Distinction Concerning Objectives

Programs should be additionally differentiated by certain general objectives: (1) some are decidedly informational in purpose -- as is commonly and appropriately the case in financially oriented programs, where the individual's need for organizing good information is definitive: (2) other programs concern themselves with a broad perspective of retirement as a developmental matter. In this regard, the publicly offered program lacks certain common ground among participants that is present in the organization-sponsored program (for members or employees). For example, information concerning organization-based income benefits will be central to the financial-planning component of an employer-sponsored program. Increasingly, programs in the employer context combine a strongly informational package for financial planning with a person-developmental approach to the assortment of other retirement issues, and often the two purposes are served by separate program events.

The model offered here is of the second type noted above, and the version outlined in Chapter 3 has been arranged with a publicly offered, serial format in mind. Using this format it is quite simple to incorporate the heavily-informative components on finces and/or health often required by employers. As the reader will see, the financial-planning unit herein is not highly informational in character; rather it assumes (and encourages) a variety of individual planning activities beyond the program experience. The method provides a constructive starting point for the pre-retiree who has received little formal advice or instruction; certainly, its thrust is complementary to informational experiences pre-retirees may be encountering in their employment settings. This broadly-based unit is enhanced by an informational/educational unit on company benefits, pension plan news, and a financial planning component offered by company experts and outside financial organizations.

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Chapter 3

OUTLINE OF A MULTI-GROUP DISCUSSION WORKSHOP

This chapter provides a detailed outline for a six-session program using the workshop approach.* The individual sessions are intended for a serial program of weekly or twice-weekly meetings. For each session, the following information is set out: (1) session number and title; (2) a list of learning objectives; (3) an exemplary printed agenda, as it might be presented to participants; and (4) a leader's guide to the activities and conduct of the session. Some comments on each of these items follow, before the outline itself.

With respect to topics and sequences, the six sessions are:

1. Introduction to Pre-Retirement Planning
2. Aging: Myths, Misconceptions, Facts, Health
3. A Financial Planning Perspective
4. Retirement Living Arrangements and Housing
5. Time, Leisure, Activities
6. Personal Development, Change, Psychological Health

The prospective leader would do well to approach the outline by reading through the learning objectives for all six sessions before proceeding to material in the leader-guide. For any of the topics, the list of objectives should provide an immediate sense of what the session is all about; it may also foreshadow the movement of a session's activities. Later, of course, the objectives serve as reference points for evaluation.

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Exemplary printed agendas are included to call leaders' attention to differences between agendas and program outlines. Agendas are for participants; they purposely avoid much of the technical language that populates the leader's program outline. Often they consist merely of titles of matters to be raised. In this case, they have been patterned, using at least some recurring language. The times shown in these examples are really there to help the leader develop bearings with the flow of the session; in actual agendas, times are often omitted (except in the actual starting and ending times), in order to avoid creating rigid expectations regarding the schedule. The use of agendas for participants is dictated by style and circumstances. Many leaders do not use them, preferring simply to handle the limited information verbally. In a serial program, an agenda for a subsequent meeting should probably not be given out at the end of a session. If used, agendas are best distributed at the beginning of meetings.

The bulk of the chapter is made up of the Leader Guides for the six sessions. After the first session, the guide always begins with a summary list of the sessions activities. In the progress of the outline, the list serves as a bridge between the more general participant agenda preceding and the detailed descriptions following. Finally, in the discussions of the various activities, the conduct of each successive portion of a meeting is fully examined. All forms used in exercises are included in place. Supplementary sources of information for the leader are noted.

The method involves a managed process, in which the leader develops conceptual frameworks, gives instructions for individual and group activities, provides linking commentary and feedback, and handles all of the mechanical integration of the process. For the "multi-group discussion workshop" to be what it is called, certain kinds of individual and group activities must occur and must recur; the leader who takes the process away from this elemental pattern (discussed in Chapter 2) abandons the theorized benefits of that process. However, still faithful to the elemental structure, leaders experiment with a variety of exercises and informational techniques. The exercises included here are well established as effective ones, but they certainly do not exhaust the possibilities. Leaders occasionally experiment with new exercises of their own creation.

Informational techniques include all of the traditional types - guest speakers, films, panels. But in this regard the leader should be sparing and cautious: first, not all topics lend themselves equally to the effective use of "objective" informational events; second, the integrity of the process is much more important than the marching on of all the informational aids one can get one's hands on. Any passive informational activity consumes a relatively large amount of time. A complete program of only 12 hours of instructional time cannot tolerate many such events. A feature film might run to 30 minutes, a speaker often close to an hour (with questions). To justify such amounts of time, a leader is cautioned to use these techniques only with subject-matter where they are considered to be a valuable addition. In the model at hand, events using guest speakers (and in one case a panel) are included as options in three of the topic-areas. Reasons for suggesting these as options are set out in the pertinent sections. No films are recommended; however, a list of some locally available films does appear in the Appendix.

In regard to the order of events within a meeting, it must be understood that a conceptual progression is at work in each of the sessions. No chance is at work, and a leader should operate within a determined rationale when deciding upon or changing the sequence of events. Consider the session addressing leisure and activities: the progression moves through considerations of time use (energy pie exercise), the future specifically (energy pie), individual patterns of leisure and avocational time use (activities inventory), the idea of the community as a resourceful environment for new pursuits (the general discussion of community resources), specific definitions of life-style adjustments in the transition to retirement (the reported experiences of the guest panel of retirees). The movement is from the broadest issue (time) to questions of specific changes in life-style; from general perceptions of time use to specific patterns of activities and the possibilities of new pursuits; and from the most abstract quality in the issue of real examples. Each session, building similarly upon the components of the issue addressed, attempts to bring the participant into individual bearings with that issue.

SESSION 1 Introduction to Pre-Retirement Planning

Learning Objectives. Participants will understand that:

(a) the educational method to be used is of the participatory discussion type;
(b) the learning environment is a friendly, informal, relaxed one;
(c) the program's integrating concept is that of planning for the future;
(d) important research has suggested much about the relevance and value of planning for the retirement transition and life-stage;
(e) among the participants themselves, it is possible to identify a pattern of mutual concerns characteristic of pre-retirees in general;
(f) planning begins with the development of perspective regarding these concerns, aided by new information, and proceeds to decision-making and action;
(g) increased planning has been related to increased satisfaction and enhanced morale among retirees;
(h) the program has an integrated agenda which will address each of the general areas of concern identified by the participants and recognized by authoritative research.

Agenda. (A starting time of 7:00pm is assumed merely to show general time relationships and pace.)

SESSION 1 Introduction to Pre-Retirement Planning

7:00pm	Welcome and Introduction Get-Acquainted Activity
7:30pm	Group Activity: Identifying Retirement Concerns
8:00pm	Leader Comments: Research Evidence about Factors Affecting Morale and Satisfaction in Retirement Years
8:15pm	Group Activity: Recognizing Barriers to Planning
8:25pm	Concluding Discusssion

Leader Guide

Introduction. If applicable, a representative of any involved sponsor (such as an employer) will speak first, subsequently introducing the program leader. Beginning remarks by the leader should sketch a rationale for the idea of pre-retirement education (briefly!), and should acknowledge the character of the educational method to be used. Without laboring these early points, one should move into the get-acquainted "warm-up" activities as early as possible, in order to have formed the small discussion groups and be involved in the first major group activity by the half-hour mark. *It is important to establish the interactional character of the method quickly*.

Various other procedures and amenities are dictated by leader style and preferences. If used, name tags should be made available before formally opening the program. Printed agendas may be distributed following opening remarks but prior to the warm-up. Individual preferences and circumstances guide the use of refreshments. Abundant supplementary reading material should *not* be made available on a pick-up basis. The distribution of carefully chosen materials on any subject should always be integrated within the general attention to that subject in the program.

Warm-up and Group Formation. Some time for "ice-breaking" interpersonal activities is always included in designs for interaction groups as portrayed here. "Warm-ups" (as they are commonly called) acknowledge the human and interpersonal aspect of the learning climate; such activities desire to suggest a climate characterized by mutuality, respect, collaboration, and informality. Guided get-acquainted exercises intend to: (a) reduce anxiety in a new situation (b) set an informal tone; (c) model interaction and communication skills; and (d) reveal a mutuality of interest among participants.

A warm-up for a larger group (where several small discussion groups are ultimately to be formed) is distinguished in appearance from one for a workshop with only one or two small groups present. Nevertheless, the same procedures and linkages are drawn upon. Broadly, people spend the time meeting one another. Instructions throughout lead participants into pairs, trios, and/or foursomes to meet others, discuss expectations, talk listen, report what they think they hear others saying about the issue of retirement. As used in the method here, about 15 minutes can be productively devoted to the warm-up.

As a basic climate-setting activity, a warm-up may evolve easily from the broader observation (above) about the teaching/learning process to be used. One should acknowledge that the method: (a) might look different from what we have come to expect education to look like; (b) is intended to be enjoyable as well as beneficial; and (c) assumes that much of the experience and wisdom relevant to the workshop's considerations resides in the participants themselves. In a spirit of mutuality, the participants are asked to give the method a chance, and, indeed, to take some responsibility for its conduct. The warm-up can then be introduced simply with the idea that we are all going to spend a little time getting acquainted with our peers in the workshop.

The following sequence of instructions reveals the spirit of a simple warm-up activity. Imagine a group of 20 to 30 in number, at least half of whom are married couples attending together. The parenthesized number following each entry indicates the number of minutes anticipated for that interaction.

1. I am going to be asking you to move around from time to time and meet other people. Married couples who are here together should split up for these exercises until told to get back together. To begin, I would like each of you to find one other person with whom you are not well acquainted, and spend a couple of minutes visiting. Go ahead, now. (3)

One must observe to see that all participants understand the instructions and act accordingly. Often, one or two will hold back; a married couple might be reluctant to split up. An odd number will yield an extra member without a pair. These situations should be approached naturally: the extra member can be placed with a pair, making one trio. The shy person can be gently guided into meeting another. The procedural needs of the warm-up should never take precedence over the opportunity it presents to model informality, openness, acceptance.

2. (interrupting) I would like you all to leave your partners, now, and find another with whom you are not well acquainted. Then spend a couple of minutes, again. (2)

3. (making sure to get participants' attention) I want you to move on again now. This time I would like men and women to pair up, insofar as that will work -- no spouses together, however! Find your new partner, and I will give you some further instruction. (after new pairs formed) I want you to exchange with each other some thoughts you

had about coming to such a workshop -- perhaps some of the expectations you might have for your work here. Just what was on your mind about this matter of retirement as you found yourself enrolled to participate in this program. Be sure that you share your own thoughts here, and that you hear your partners' ideas as well. (3-4)

4. Now, I would like you to stay in your pair. I want each pair to join with another pair nearby. Do that now. (after pairs have formed foursomes) I would like each of you to share with your new partners what you heard your partner say was on his or her mind about this matter. Don't relate your own ideas again, but introduce your partner by telling what you heard of his or her ideas. (4)

Activity thus far will have consumed 12 to 15 minutes. At this point, it is desirable to move toward formation of the discussion groups. Following the foursomes, then, spouses should rejoin each other; at the same time, those attending singly should be re-combined into pairs (men with women, again, in order to achieve a balanced sex distribution in the final groupings). One will have decided by this point just how many groups are to be formed, groups of six to eight members being preferred. A blanket instruction at this point to build pairs into foursomes should be made only if so many groups of eight have been decided upon as the goal. Privately asking individual pairs to find other pairs with whom to work gives the leader a little more control, allowing for some groups of six members, if desired. In any case, groups should be formed up quickly at this point, and they should be directed to take up tables in order to proceed.

A leader should compliment participants for their enthusiastic involvement in the exercise, explain that they are now located in their permanent discussion groups, and ask that they take a couple of minutes to make sure they have all met each other and learned one another's names. The workshop can then proceed to the first, major inquiry into its content.

An additional word on warm-ups: Leaders use a variety of exercises, and innovation is certainly possible. One is urged, however, to possess a clear rationale for the chosen exercises, and to operate only from a planned sequence of events. Simplicity is enviable. In the brief example above, several communication matters were modeled for future reference: speaking, listening, revealing one's own ideas (and perhaps feelings and attitudes), reporting other's input -- all designed to foreshadow the interactional character of the process.

Small-Group Activity: Identifying Retirement Concerns. A first principle of task-oriented group processes involves mutual recognition of the questions, concerns, problems, or issues addressed by the task. The task, here, is that of planning for retirement (or, at least, of beginning that planning). What, then, is it exactly that needs to be planned for? This activity, often called the "problem ranking" exercise, speaks to that question. Individuals and groups consider ten generally stated retirement concerns, and rank them as potential problem areas in retirement life. The activity serves to introduce a number of topics relevant to retirement planning, and it always reveals consistent patterns of concerns among participants (supporting group development and interaction). At the same time, the activity acknowledges individual differences in such projections.

Introduce the activity with comments on the importance of beginning with some general consideration of issues. Distribute the standard form (page following) which lists the ten concerns associated with aging and retirement, and which carries blank columns for both individual and group rankings. Ask participants, first, to rank these items individually and privately, as they see them to be potential problems for themselves in retirement. Reemphasize the importance of privacy if people begin to interact during the indivudal-ranking phase (a husband and wife, for example, may compare notes or want to collaborate). Gauge completion by monitoring, and give a one-minute warning at an appropriate point. Four to five minutes is sufficient for this individual activity.

RETIREMENT CONCERNS

The factors listed below are related to retirement adjustment. Please rank the items according to how you foresee them as problems in retirement. For example, if you consider boredom the most worrisome of the list, give it a rank of 1 by placing a 1 in the MY RANKING column; if you think living arrangements the next greatest concern, give it the rank of 2. Use all of the numbers 1 through 10, and use each number only once.

Your program leader will explain the use of the GROUP RANKING column.

	MY RANKING	GROUP RANKING
Boredom		
Living Arrangements		
Feelings of Worthlessness		
Health		
Finances & Standard of Living		
Marital or Intimate Relationships		
Loneliness		
Loss of Work Relationships		
Death and Bereavement		
Legal Affairs in Poor Shape		

In the second phase, the groups are to arrive at group rankings (second column on form). Each group is to reach agreement on how it will rank these items, in a more general perspective, as potential problems in retirement life. A leader may wish to subgroup one or more of the discussion groups -- by sex, for example -- to generate some uniquely male and female data for the reporting phase. A program involving only one discussion group will benefit from subgrouping here to compare men's and women's perceptions of these concerns.

There may be some expressed confusion about how to agree on what seems such an individual matter. Indicate that just how a group arrives at its ranking is up to the group, and that participating in a more general view of these issues does not negate the meaning of one's individual ranking (which will continue to be an important personal reference as the workshop proceeds). A small group will require about 10 minutes to complete the ranking task; progress should be monitored, and a time-warning given when most groups are nearing completion. Occasionally, a group will reach only a partial ranking, and some groups may present majority and dissenting reports. Most often, however, groups do complete the task, and the information reported can be used by the leader as a continuing reference point for many subsequent considerations in the workshop.

The final phase involves the group reports to the full workshop, if more than one group is present working on the activity. The separate group rankings should be displayed on a large, visible chalkboard or flip-chart. For discussion, conclude with the research data on how other people (some already retired) rank these items.* This exercise stimulates a good deal of positive interaction and involvement; thus, it makes a good activity to use early for group development. It has been a standard inclusion in small-group and workshop designs.

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*For the leader's use in the concluding discussion, a variety of data about these items is shown below. The information about the AARP-survey rankings has long been used in conjunction with the exercise; however, the authors have been unable to locate a published source or specific reference for its origin (or for the origin of the list of concerns traditionally used in the activity). The data for the retired people are customarily reported as the findings of a survey responded to by several hundred members of the American Association of Retired Persons in the 1969-1970 period.

Additional research has been developed using these items among pre-retirees in the western United States, who rated the potency of each item on a five-point Likert scale (1=no concern at all; 2=perhaps a little concern; 3=undecided; 4=concerned; 5=very concerned). Results are shown below for different groups as mean-score ranks. Of use, especially, to the program leader, is the pattern of strong agreement about the greatest concerns. Equally useful is the pattern of low-level concern assigned such matters as marital/intimate relationship, boredom, and loneliness, in view of existing knowledge about the relationship between certain related factors and adjustment in the post-retirement period. The stronger ranking given the relationship and loneliness items by the retiree group also spices the discussion.

General Discussion: Research Evidence about Retirement Planning. Experienced instructors conclude the thrust of the "concerns" exercise with some information from respected research about factors significantly related to morale, satisfaction, and adjustment in retirement life (a central theme stresses the value of planning). The future program leader would do well to become familiar with the findings of Greene *et al* (1969), which are cited in so many discussions, and which are effectively summarized in a booklet for pre-retirees by Manion (1977). A very useful brief review of retirement-related research is provided by Atchley (1976). (Space below for notes.)

Retirement Concerns	Group: A	B N=235	C N=66	D N=169	E N=103
Boredom	7	9	8	8	7
Living Arrangements	6				
Feelings of Worthlessness	8	10	10	7	9
Health	1	3	1	2	2
Finances & Standard of Living	2	1	2	1	1
Marital or Intimate Relationships	4	8	9	9	10
Loneliness	5	7	7	10	8
Loss of Work relationships	9				
Death and Bereavement	3	2	3	3	3
Legal Affairs in Poor Shape	10				

(Groups: A=AARP membership survey, rank averages; B=Oregon-Washington pre-retirees; C=Alaska pre-retirees; D=Northern California pre-retirees; E=Southern California pre-retirees. All pre-retirees data 1977-1978.)

Small-Group Activity: Recognizing Barriers to Planning. This exercise is a brainstorming activity. It introduces a healthy change of pace following the general discussion. Conceptually, it builds upon the planning theme developed in that discussion. The participants' mutuality is further revealed in the shared impediments to planning. What the leader can expect to surface are issues having to do with time, money, change, attitudes, information, motivation, and fear -- just to mention some of the more consistent themes.

The exercise develops in two parts: the brainstorming carried out in each small group, and the groups' reports to the full workshop. Each group should have some large flip-chart paper and a heavy marker (for only one group, a leader may simply use the chart or chalkboard to record). Instruct groups that the intent is to reveal as many ideas as possible -- not to discuss them or debate them in any way, but simply to record what individuals see as inhibiting their planning. Observe that only three or four minutes will be allowed, and give a time-warning when the groups seem to be running out of additional ideas for their lists. The completed lists should be reported to the full workshop. Though there will be some repetition, each group should be asked to read its list. Some general discussion may proceed, and the leader, of course, will want to note the major themes. Where the physical situation allows it, many leaders choose to post such material as a continuing exhibit for the period of the workshop.

Conclusion: Summary Discussion, Materials, Adjournment

SESSION 2 Aging: Myths, Misconceptions, Facts, Health

Learning Objectives. Participants will:

(a) identify many of their own beliefs and attitudes about aging and growing older;
(b) recognize negative qualities in various perceptions of the aging experience;
(c) explore influence upon formation of personal attitudes toward aging;
(d) recognize common myths and misconceptions about aging and retirement;
(e) show awareness of positive realities of later life;
(f) understand the need for individual program of preventive health maintenance;
(g) identify essential categories of health-management behaviors, and know the sources of useful information pertinent thereto;
(h) consider important evidence concerning the relationship between physical health and such psychologically defined qualities as morale, satisfaction, emotional health, etc.

Agenda. SESSION 2: Aging: Myths, Misconceptions, Facts, Health

7:00pm	Introduction
7:10pm	Individual review of information about aging
7:20pm	General Discussion and Group Activities: beliefs and attitudes about aging and retirement -- old myths versus new facts
7:55pm	Group Activity: planning for positive health maintenance
8:10pm	Guest Speaker: aging and health
9:00pm	Questions and Adjournment

Leader Guide. Summary of activities:

(1) Leader's introductory remarks.
(2) Exercise: "Facts of Aging" quiz.
(3) General discussion about quiz items and data.
(4) (option) Small-group discussions about possible advantages and benefits of retirement life in one's respective community circumstance.
(5) Exercise: Small groups brainstorm steps for positive health maintenance.
(6) Groups read brainstorm lists.
(7) Guest speaker: medical/health resource person.
(8) Conclusion and materials.

Introduction. The session intends to promote the development of some personal bearings with the idea of aging. Retirement adjustment is related to attitudes toward aging, among other factors. Those attitudes in Canadian and US cultures do not spring from a heritage of strongly positive views in the matter. The purpose of the session is not to "sell" the "myth of the golden age", but there is an intent to challenge the negative, destructive qualities of sterotypes, myths, and misconceptions so prevalent in our perspectives on aging. In actuality, the issue is present in all of the considerations to follow in other sessions, and it is returned to substantially in the final session's lecture on personal development, loss, change, and personality in later life (the "amoeba" concept). At this early point, the desire is to make some broad acknowledgement that "aging" is surely involved in what we are talking about, and to begin questioning a variety of assumptions about it.

With the continuing rapid growth in gerontological information, the leader will find an assortment of materials that can help clarify the "facts" and enhance a balanced approach to the subject. The following selections combine to cover the basic ground: (1) Comfort, Alex. A Good Age. New York: Crown, 1976. (2) Gubrium, Jaber F. The Myth of the Golden Years. Springfield, Ill.: Charles Thomas, 1973. (3) Hendricks, Jon, and C.D. Hendricks. Aging in Mass Society: Myths and Realities. Cambridge: Winthrop, 1977. (4) Palmore, Erdman. Facts on aging. The Gerontologist, 17,4 (August): 315-320, 1977. (5) Puner, Morton. To the Good Long Life. New York: Universe Books, 1974.

Exercise: The "Facts of Aging" Quiz. Serving the topic concerned with aging, attitudes toward personal aging, myths and misconceptions about aging, and the need for clear and accurate information, the "facts about aging" quiz (with answer/data form following) has become a standard exercise.* The purpose of the activity is to stimulate consideration of one's aging, since it is known that attitudes and beliefs about aging are much involved in the perception of retirement. Generally, participants are seen to become readily engaged in discussion of this subject: even the seemingly brief quiz version included will provoke considerable exchange.

The instructor needs to be comfortable with the research data used in the answer form, in order to support the spirited general discussion that certain items evoke. Thus, some study of the "facts" is in order. Usually, after introductory remarks that establish aging as an integral issue in the idea of retirement, and which suggest the inaccuracy of views held by many people, participants are given the quiz. Just a few minutes are needed for completion. The answer sheet is distributed when most or all have finished the quiz. Participants self-score their quizzes. There are always surprised participants, and there may be one or two who will want to argue one point or another. Discussion keys include the areas of widest disagreement (with the facts), individual reports of particularly surprising answers, sensitive areas (the leader has an opportunity here to model an open and relaxed approach to sexuality issues, for example). Health issues are always surfaced, and they provide the basis for moving easily into the broader topic of health, which follows on the agenda. Following participants' scoring of their quizzes, the leader may initiate general discussion simply by asking what surprises were found.

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*For the version here, the authors are indebted to E. Palmore, "Facts on Aging", The Gerontologist, 17,4 (August): 1977; M. Hill, "Separating Myths from Realities in Aging", UBC School of Social Work, 1978; U.V. Manion, "Aging: Old Myths versus New Facts", Eugene, Oregon: RSI, 1977.

SOME IDEAS ABOUT AGING

A. In this section circle the appropriate answer.

1. Approximately what proportion of people 65 and older live in instititutions (extended-care hospitals, nursing homes, mental institutions, etc.)?

   a. 5% b. 20% c. 35% d. 50%

2. What proportion of retired people in British Columbia are in receipt of the Guaranteed Income Supplement (in addtion to Old Age Security payment)?

   a. 29% b. 52% c. 75%

3. As an adult ages, research shows that learning abilities can be expected to:

   a. decline substantially
   b. remain about the same
   c. increase substantially

4. About what proportion of the Canadian population will be over 60 years old by the year 1981?

   a. 5% b. 8% c. 13% d. 18%

5. On the average for Canadians who are already 50 years old, the remaining life-expectancy is about how many years for men and for women? (Circle two answers)

   a. 15 b. 20 c. 25 d. 30 e. 35

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TRUE/FALSE QUIZ

B. Please circle T or F for each question.

1. T F As they grow older, people tend to become more religious.
2. T F In the year 2,000, the health and social status of older people will be the same as it is today.
3. T F The five senses (touch, smell, etc.) decline in old age.
4. T F Sexual activity is rare among people of retirement age.
5. T F Older people generally are lonely and socially isolated.
6. T F Drivers over the age of 65 have fewer accidents per person than do younger drivers.

7. T F Upon retiring, most people sell their homes and move.

8. T F Most older workers are not as good at their jobs as younger workers.

9. T F Older persons who have children usually maintain regular contact with them.

10. T F Most older persons are inflexible, and unable to change with the times.

ANSWER SHEET

SOME IDEAS ABOUT AGING

A. 1. Only 5% of people 65 and over are institutionalized. Of the other 95% more than half live with their spouses, one quarter live alone, and a small percentage live with relatives.

2. 52% of retired people are in receipt of the GIS. Without this supplement the majority of the province's retired population would be living below subsistence level. In some Eastern provinces, as many as 80% of retired people require GIS.

3. An older person's IQ remains about the same, so long as the person is in good health and remains mentally active. It is true that an older person might require longer to learn something new, but that he or she can learn it just as well as the younger person. Factors which contribute to a more general "slowing down" of ability include a sterile social environment, and an educational system that does not encourage older people to participate. It has been seen that younger people tend to sterotype older persons as unable to learn new things. As we age, we might tend to accept the prevailing myths and really begin to believe that we are growing less mentally able. A sad effect of this kind of thinking is that older people might try fewer new things.

4. 13% of the Canadian population will be 60 or over in 1981. As such, retired people will command a significant bloc of the adult (voting) population -- over 20% in fact. Until now, retired people have not made use of this voting power in their own interests, but with declining income and continuing inflation, older citizens are expected to become a significant political voice in Canada.

5. At age 50, a man can expect almost 25 more years, a woman 30 years. Interestingly, for the man who has achieved the age of 50, the figure does not really represent much of an increase over expectancy in the year 1900; the increase since then for the 50-year-old woman, however, is more than twice that for men (almost nine years more than in 1900). Life expectancies for people over 50 are lengthening faster today, because of advances in medical science, and, at the moment, increases continue be greater for women than for men at all ages. At age 65, for example, men can now expect to live close to 80 on the average, and women to about 83.

ANSWER SHEET

B. TRUE/FALSE QUIZ

1. FALSE Older people do not tend to become more religious simply as an effect of aging. It is true that the present generation of older Canadians tends to be more religious, but this is probably a result of the presence of stronger religious tradition and practice in their earlier lives. It is also a fact that, as people age, they often return to those traditions that were highly valued at an earlier time; thus, the older religious person was probably religious during youth or middle age.

2. FALSE The health and social status of older people should be much higher by the year 2,000. Measures of health, income, occupation and education among older people are all rising in comparison to those of younger people.

3. TRUE All five senses do decline in old age. This is particularly true of vision, hearing and touch, while the senses of taste and smell decline less rapidly.

4. FALSE The notion of the "sexless aged" is a myth. Sex continues to be a normal, satisfying part of life for most people. Many people remain sexually active even in advanced old age, and are affected mainly by personal preference, habit, health and availability of a partner.

5. FALSE There is little indication that older adults are isolated and lonely. Those people who are isolated have usually been so all their lives.

6. TRUE Drivers over age 65 do have fewer accidents per person than drivers under age 65. Older drivers have about the same accident rate per person as middle-aged drivers, but a much lower rate than drivers under age 30. As well, older drivers travel fewer miles and tend to compensate for any decline in perception and reaction speed by driving more carefully.

7. FALSE Most retired people remain in their homes as long as they are physically capable of doing so. To change residences at the point of retirement would be to embark on a new lifestyle, change of friends, and loss of familiar objects and surroundings.

8. FALSE The majority of older workers can work as effectively as younger workers. They are at least as accurate and steady in their work as younger workers, are absent less, and have fewer accidents.

9. TRUE More than 80% of those persons over 65 who have children see their children once a week; 65% see one child as often as every day.

10. FALSE The majority of older people are not set in their ways and unable to change. They may become more stable in their attitudes, but most older folk do change and adapt to the many major events that occur in old age such as retirement, children leaving home, moving and serious illness. Their political and social attitudes also tend to shift with those of the rest of society, although at a somewhat slower rate.

Small-Group Discussions (option). A shift to small-group discussions is an option at this point (should the leader not have planned other agenda items that will consume the necessary time). Small-group discussions are seldom extended beyond 10 or 12 minutes, and they are always introduced with discussion objectives. In such discussion sessions, where no specific group activity calls for a reporting, the leader may or may not call for group reports -- depending on the availability of time, as well as on the teaching objectives for the session. Reports are always favoured, because they constitute an essential element in the workshop process -- in the flow of information from the individual, through the small "support" group, to the workshop community.

For this discussion, objectives would have to do with translating the ideas raised in the prior activity and discussion into assumptions about the circumstances in which participants live. What in the communities indicate negative stereotypes of aging? How do these factors become disadvantages for the individual? What situational realities present difficulties for the older adult? In what ways do neighbourhoods and communities enhance the lives of older people? What benefits have you found anew that you can tell about? And so on. The underlying purpose is to generate realistic discussion about retirement life, and opened views of the immediate world into which it is being projected.

Small-Group Activity: Planning for Positive Health Maintenance. This brainstorming exercise is a short, upbeat activity designed to express what individuals are already doing, could be doing, and might be planning to do with respect to enhancing their physical and psychological well-being. The activity is tied directly to earlier-noted research (Session 1) on the importance of attitudes toward health and aging, and it further emphasizes "planning for health" as something distinct from "planning for sickness".

This brainstorm exercise is commonly used immediately prior to any major informational activity in the health topic. Coming before a speaker or film, for example, the several brainstorm reports from the small groups handily suggest the principle themes for health planning. The brainstorm lists can provide a general framework, or reference, for the speaker. For the process, the exercise offers a few minutes of highly participatory activity just prior to a period of quieter listening. The activity also connects the individual (via one's contributions to the list) to the community of interests and themes here, and the small-group reports surely reinforce the participatory qualities desired in the learning model.

Follow the usual brainstorming procedure. Participants may be told to express the techniques, ideas, and suggestions related to good health planning and management. Lists should be recorded on flip-chard paper (for later display if desired). Each group should report its entire list, regardless of duplication that begins to show up. The lists almost always express numerous behaviors related to nutrition and diet, fitness and exercise, and medical care; mental health themes are suggested in expressions about attitudes, relationships, variety of activities, and personal new frontiers.

Guest Speaker: Aging and Health (option). Programs using workshop method increasingly show preference for a speaker in the unit concerned with aging and health. Many leaders believe that the health area provides one of the more effective opportunities for a major informational address. The use of a physician or other health professional is popular with participants.

The leader's charge is the location and orientation of such a guest. Presentations can fail for their being too complicated, general, sermonic, negative, or zealous in favour of the unfamiliar and magical. Among matters people want to hear about are how the aging individual is seen by medical professionals -- a review of normal systemic concerns, discussion of how a physical examination is conceived, frank talk on drugs commonly prescribed for older adults, clearly stated views about the role of life-style factors (nutrition, exercise, etc.) in both the prevention of disease and the accommodation of the body's needs.

The agenda for this meeting suggests that about 50 minutes be allowed for the guest presenter, including time for questions following. A leader may wish to adjust this allowance in either direction. In any case, it is desirable to have the speaker present during the prior brainstorming exercise (if not even earlier), in order that he or she may establish some bearings with the spirit and tenor of the group.

Conclusion: Summary Discussion, Materials, Adjournment

SESSION 3 Positive Financial Planning

Learning Objectives. Participants will:

(a) recognize the components of a frame of reference for individual financial planning;
(b) identify personal perceptions and feelings about the impact of retirement on standard of living, life-style options, and so on;
(c) specify types of information needed to advance financial preparation
(d) specify appropriate resources for help with different informational needs;
(e) set down goals, as actions to be taken, which initiate a strategy for taking charge of financial planning concerns.

Agenda. SESSION 3: Positive Financial Planning

7:00pm	Introduction
7:10pm	Personal financial planning review Identifying planning needs
7:30pm	Guest Speaker: legal-financial issues and answers for retirement and later life
8:30pm	Taking charge of financial planning: what to do and where to go
8:50pm	Materials and Adjournment

Leader Guide. Summary of activities:

(1) Leader's introductory remarks.
(2) Individuals complete Section "A" of "Personal Financial Planning Review" (PFPR).
(3) (option) Small-group discussion to identify interest issues for guest speaker.
(4) Guest speaker: legal/financial resource person.
(5) (option) Small-group discussions summarize planning implications of speaker presentation.
(6) Individuals complete Section "B" of PFPR.
(7) General discussion about planning resources, patterns of spending, budgeting; with materials for CPP inquiry, budget-analysis forms, etc.
(8) Conclusion

Introduction. Within the method at hand, the session devoted to financial issues is essentially a perspective-building experience for the participant, rather than a "dollars-and-cents" informational one. Perhaps in the financial area, more than with any other topic, this distinction between teaching objectives having to do with information and those having to do with awareness and perspective becomes sharpest. In a workshop method, sessions normally seek to illuminate a conceptual framework for financial planning, as reflected in the learning objectives set out. It is assumed that important planning work must be done beyond the session itself--that income information needs careful assembling, spending patterns need analysis, planning resources need to be identified and perhaps consulted.

Different program contexts may call for adjustments in the major informational events included. A program arranged for a specific employment setting, for example, might incorporate certain speakers or printed information concerned with specific employer-based or trade-union retirement benefits. In the session outlined, a publicly offered program is assumed, and the recommended guest is imagined to be a lawyer, or a financial consultant who is not "selling" one kind of investment or another. Presentations by lawyers are seen to be very well received, probably because the world of legal understandings remains authoritatively distant and complicated, while, at the same time, we do have real questions to ask of it. Presentations by assorted investment advisors and finanical counsellors often miss the mark, perhaps because of presenters' tendencies to pursue favorite "pitches". Certainly, the process allows for the incorporation of additional informational events, pertinent to the program context. Such activities, however, should be used within the process rationale at work.

The session progresses from acknowledgment of concerns and uncertainties, through definitions of information and resources, to individually identified planning-actions that need to follow. Introductory remarks should note the objectives of the session, refer again to the earlier introduced research about finances and planning, and stress the idea of perspective, or frame of reference, as an integrating first step. The initial participant exercise (PFPR, Section A) then raises important themes, from which a number of questions will spring for the guest presenter and ensuring discussion. The small-group discussions can summarize the thrusts of the planning message. Finally, the individual (PFPR, Sction B) applies that message to his or her own planning needs. The conceptual movement is from theme to action; information (collecting, interpreting) becomes the admitted impetus.

In the financial area, much printed material vies for prospective leader's attention. The following sampler was chosen to provide some current thought on a range of issues, and to suggest some organizing principles for the use of such information: (1) Collins, K., and J. Brown, "Canada's Retirement Policies", Aging and Work 1,2 (Spring): 101-108, 1978; (2) McCosh, J., and M. Berman, "When I'm 64", Westminster Community Legal Services Society, New Westminster, B.C. & Social Planning and Review Council of B.C., Vancouver, B.C., (3) Hunnisett, Henry S., Retirement Guide for Canadians, International Self-Counsel Press, Vancouver, 1977, (4) Jane B. Quinn, "Toward A Solvent Retirement", Newsweek, November 13, 1978; (5) Sam Shulsky, "Money Plan for Your Retirement", (in two parts) Retirement Living, November and December issues, 1977. Though the latter two pieces essentially address the U.S. situation, numerous points will be of interest to the Canadian program leader. In addition to articles of this type, materials addressed to the pre-retirees are emerging regularly from financial organizations, educational institutions, and governmental agencies (see Appendix). As with all such materials, the leader is reminded to be sparing: a few good pieces are always preferred to a barrage of pamphlets that simply overwhelm.

Exercise: The Personal Financial Planning Review. After the session's introductory remarks, participants are given the exercise form (page following) and asked to complete Section "A" only. A leader should point out that the form will not be collected, and that the information is really for the individual's use. Note the desire to raise some central questions prior to the evening's considerations. Ask participants to complete the task conscientiously, and then to put the form away until needed again later. Responding to the seemingly simple questions at this early point does at least three things: (1) it provides a mutual stimulus for participant interaction -- especially valuable if small-group discussions follow; (2) it evokes certain dominant themes in retirement financial planning, specifically

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having to do with income, living expenses, budgets, and information resources; and (3) it acknowledges important areas of concern about which participants may wish to question the session's guest speaker.

Small-Group Discussions (option). The summary schedule above shows small-group discussions as an optional activity both before and after the session's guest-speaker event. In actuality, a leader may use either or both of these discussions, depending upon other agenda inclusions and time constraints. In advance of the presentation, discussions can effectively be used for focussing participant interest and setting up questions to be discussed. Various techniques are applied: Imagine that four groups are present, and that 10 minutes is given over to the discussion task. The groups are told that each should agree on three to five areas of high concern, as a basis for structuring the guest's remarks. At the end of the 10 minutes, each group reports its concerns, or questions, and they are listed visibly on flip-chart paper or chalkboard. Where duplications occur, they can be merged in the recording. Normally, principal themes will be set out, as well as specific questions, to be referenced by the speaker. The leader will want to reflect some of the more obvious issues in summarizing the reports and introducing the guest.

Guest Speaker: Legal/Financial Issues (option). Any guest presenter must be carefully chosen and properly oriented. In the financial area, especially, the guest needs specific guidelines regarding what is expected. Individuals of pre-retirement age have high interests in two broad categories of information: (1) certain legal questions -- especially relating to property, ways of holding assets, tax laws pertinent to wills and gifts, definitions of heirs, and so on; and (2) basic monetary understandings about budgets, cash, taxes, real-property equity, life-insurance purposes and values, types of investments, unexpected financial pitfalls, and inflation. Presenters should expect to integrate a good deal of audience involvement, as the subject-matter normally stimulates many questions. Effective presentations typically run from 45 to 60 minutes.

PERSONAL FINANCIAL PLANNING REVIEW*

A. In this section, check the answers that reflect your present position.

1. I have taken a good look at the income and resources I will have in addition to my Canada Pension Plan and Old Age Security. Yes___ No___
2. I have estimated closely what my total monthly income will be after I retire Yes___ No___
3. I expect that my standard of living after I retire will:

   be lower___ be higher___ stay about the same___
4. I have actually looked at some "retirement budgets" and started to plan out what my living expenses will look like. Yes___ No___
5. I have already begun to think about life-style habits for retirement which will require less money. Yes___ No___
6. I am experimenting with cutting down some expenses even before I retire. Yes___ No___
7. I do sometimes worry that income changes will limit me too severely. Yes___ No___
8. I plan to take care of some big purchases and expenses now, so that they will be paid for when I retire. Yes___ No___
9. I am not always sure whom to consult for help in my financial planning. Yes___ No___
10. I do have important planning questions in the following areas:

    My Canada Pension___ Old Age Security___

    Other Government plans (GAIN, SAFER,etc.)___

    Non-government Pension Plans___ Tax matters___

    Life insurance___ Wills___ Annuities___

    Real estate___ Other investment assets___

    Business ownership___

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* This form has been designed for use within the program model offered herein, and no other use is suggested. The authors would like to acknowledge the inspiration of Hunter's "Retirement Readiness Checklists" (1968), Manion's "Planning Aids" (1977b), and Lynch's "Financial Expectations and Plans" (1978).

B. **Financial Planning Goals:** In this section, list specific actions that you want to take in the near future, in order to advance your planning.

GOAL 1 ____

____

____

GOAL 2 ____

____

____

GOAL 3 ____

____

____

GOAL 4 ____

____

____

GOAL 5 ____

____

____

Small-Group Discussions (cption). Discussion following the speaker's appearance provide an opportunity for participants to hear reactions and interpretations from peers. Information is expanded as they share some of their own experiences and plans. This discussion event should definitely be followed by reports from each group. For their discussions, the groups should be instructed to summarize the planning implications of the speaker's remarks, and to sharpen those implications further, where possible, in light of their own experiences.

The instructor should forewarn that reports will be called for after about 10 minutes, and that each group should select its reporter in advance. Groups will tend to move readily into the spirit of selecting reporters and making their reports. Two or three minutes before the reports are to be heard, the leader should give a notice of time remaining: some leaders prefer a general interruption; others simply move around quietly letting each group know that time has nearly expired.

In calling the session back together, a leader should stress that brief reports are desired, and should reiterate the general question put to the small groups. A report should be taken from each group, and reporters should be thanked for their input. As this procedure grows to be an expected part of the process, participants show great interest in what other groups have to say, and the reports themselves tend to become more thoughtful and stimulating.

Exercise: Identifying Next Steps. The meeting's activities have been designed to lead to the question: What should be done next to advance personal financial planning? The session intentionally concludes with this impetus to action. What planning steps now follow. The exercise formalizes the translation of the meeting's insights into statements of action. It is a simple goal-setting exercise, in which the individual writes out a brief list of things to be done. The leader asks participants to recover their PFPR forms and to complete Section "B" privately. Returning to the forms symbolically ties the session's progress together (from original themes to action). Ask married couples to complete their individual lists separately, and to compare notes only after finishing.

General Discussion: Resources for Financial Planning. Some leaders like to conclude with a kind of general brainstorming about resources (people, organizations, materials) that should be looked to for assistance. Participants can be asked what kinds of resources they have already used (the list of suggestions grows quite long). This discussion can range into any general, leftover thoughts on the evening's subject. Many participants have very interesting ideas from their own experiences that will often be expressed in such a concluding discussion. This technique brings the workshop community back together before adjournment, and it leads naturally into concluding remarks and distribution of materials.

Conclusion: Summary Discussion, Materials, Adjournment.

(Note: Handout materials can include the typical budget analysis sheet provided on the following pages.)

PERSONAL FINANCIAL STATEMENT*

ASSETS

Real Estate

Home (Today approx. value) $........
Business $........
Other $........

Life Insurance

Cash Value $........
Dividends $........

Cash

Emergency Fund $........
Permanent Savings $........
Chequing Account $........

Investments

Bonds $........
Stocks $........
Mutual Funds $........

Personal Property

House Furnishings $........
Cars $........
Jewellery $........
Misc. $........

TOTAL $........

LIABILITIES

Mortgages

Home $........
Other $........

Loans

Car $........
Personal $........
Other $........

Outstanding Bills

Doctor $........
Dentist $........
Stores $........
Installment Buying $........

TOTAL ASSETS $........

TOTAL LIABILITIES $........

NET WORTH $........

MY BANKERS ARE:

MY TRUST COMPANY IS:

MY WILL IS LOCATED AT:

MY SOCIAL SECURITY:

MY LAWYERS ARE:

MONTHLY EXPENDITURE

Rent or Mortgage	$........
Utilities - tel/heat/light	$........
Insurances - life/disability/general	$........
Property Taxes	$........
Interest Payments on loans	$........
Income Tax	$........
Pension	$........
Other	$........
Living Expenses	
Food	$........
Clothing/Footwear	$........
Laundry/Tailoring	$........
Auto Expenses	$........
Medical - Dentist	$........
Other	$........
Miscellaneous	
Charities	$........
Clubs	$........
Vacation	$........
Other	$........
TOTAL	$........

MONTHLY INCOME

Salary (after deduction)	$........
Commissions	$........
Overtime	$........
Bonuses	$........
Part Time	$........
Wife or husband's pay after deductions	$........
Dividends or Interest	$........
Interest on Savings	$........
Real Estate Rent	$........
Government Benefits	$........
Company Pension	$........
Other	$........
TOTAL	$........

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* This Personal Financial Statement was developed by Keith Goddard, financial advisor, Odlum Brown and T.B. Read, Vancouver, B.C.

SESSION 4 Retirement Living Arrangements and Housing

Learning Objectives. Participants will:

(a) recognize a lifelong pattern of change in living arrangements, associated with changing needs;
(b) identify specific living-arrangement needs and likely normal changes in these needs in the course of the life cycle;
(c) become aware of the diversity of living-arrangement preferences and possibilities represented both by peers and by presently retired persons;
(d) identify several factors related to decisions about location and lifestyle, such as opportunities to pursue desired activities, proximity to services, availability of social interaction, and so on;
(e) understand the elements of choices made by peers in the workshop about future living arrangements.

Agenda. SESSION 4: Retirement Living Arrangements and Housing

7:00pm	Introduction
7:10pm	Individual review of plans about living arrangements
7:30pm	Group Activity: Recognizing the variety of retirement life-styles and living arrangements
7:50pm	Individual and Group Activities: Imagining the future
8:30pm	Conclusion

Leader Guide. Summary of Activities:

(1) Leader's introductory remarks.
(2) Exercise: "Reasons for moving and reasons for staying".
(3) General discussion of exercise
(4) Exercise: "Personal Living Arrangements Review".
(5) Small-group discussions, sharing impressions of possible living-arrangements alternatives, own plans and expectations, etc.
(6) Exercise: "Guided Fantasy Day".
(7) Men's and women's subgroups discuss fantasy-day exercise.
(8) Subgroup reports.
(9) Conclusion and materials.

Introduction. The session's design assumes that, for most part, participants are not in need of making early decisions about where to live. Given what we know about housing decisions associated with retirement, most individuals are served primarily in being able to confirm plans already made. A few others are served in being confronted with a need for some early planning. The session really provides some data and some referents (peer plans) that combine to validate individual planning already done, or to sharpen the perceived need for planning. The following general facts will illuminate the assumption

1. Most people do not move for reasons associated with the "event" of retirement. Most Canadians continue to live in their same residences.
2. Of Canadians over 65, about 80% live in their own residences. Over half of the total of married persons living with their spouses, and another 21% are individuals living alone (the great majority of these being women). Of the approximately 20% remaining, most live in shared housing with relatives. Only about 7.7% are institutionalized.*

A leader should be aware that most participants will not move in conjunction with retiring. As well, for those very close to retirement, this decision will have been consciously made by most. Another important fact is that, whatever the plan may be, the great majority of marrieds present will have it outlined quite firmly, while a slightly higher proportion of single people may yet be uncertain. Thus, much of the detailed information that can be paraded forth under the living-arrangements banner risks considerable irrelevance for many participants.

What purposes, then, does the session serve? First, the topic offers a very usable reference point for a variety of other considerations that are to be touched upon in the remainder of the program -- leisure interests and activities, family relationships, social relationships, and so on. Second, living-arrangements questions provide a natural transition from the broad concerns of the earlier sessions to the specific focus on the future in the later meetings. The session, then is a "swing" session, and the full realization of this transitional role comes in the "fantasy day" exercise. Finally, the meeting's activities introduce frameworks for considering present and imagined living accommodations in both functional and monetary terms: criteria for evaluating residences are set out, and forms for analyzing living-arrangement costs are provided.

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* Final Report, Special Committee of the Senate Committee on Aging, 1966.

The first activity following the introduction does, to be sure, draw on the moving/staying question for its impetus, but the objective is the open expression by participants about this question. Remember that peer-group method desires to show the individual that others are thinking about and resolving the same kinds of life questions. The impact often lies simply in the recognized mutuality--in the new sense of not being alone in these matters. In the sharing of reasons for moving/staying, participants find their own thoughts being expressed by others and hear new ideas, too.

Exercise: The "Reasons for Moving/Staying" Lists. Instruct participants to write down what reasons they would have for moving from present residences when they retire and the reasons they would have for staying in those residences. Emphasize that each set of reasons should be put down in spite of decisions already made. Caution married couples again that each individual should make his or her own lists privately (they can compare later). Only two or three minutes are required.

Then, on the chalkboard or flip-chart, record a representative sample of what participants have written down, under each heading. Ask that they shout out their reasons (under one heading first). As the second list emerges, it will become clear that some reasons for moving can be other persons' reasons for staying. More important, the major themes in feelings about living-arrangements will have been tapped. After reflecting some of these matters about the lists, ask members to shout out some of the kinds of housing represented in their own thinking about future living-arrangements, and make a quick list of these responses on the flip-chart. Usually, all of the known possibilities will show up, setting out another category of information for reference. Together, these activities set out a framework for the next exercise.

PERSONAL LIVING-ARRANGEMENTS REVIEW

1. How well does your anticipated retirement residence suit your needs? Rate the residence for the following factors by placing a CHECK-MARK in one of the right-hand columns.

	WHERE I WILL BE LIVING AFTER RETIRING WILL BE:		
	Very Satisfactory	Satisfactory	Poor
Neighbourhood			
Closeness to:			
family			
friends			
preferred shopping			
health services			
activities of interest			
church			
library			
community centre			
public transportation			
Space for hobbies			
Space for privacy for each individual			
General condition (repairs needed?)			
Ease of upkeep, cleaning			
Ease of yard work			
Suitable area for taking walks (not too steep hills, good lighting, etc.)			
Convenience inside (stairs, cupboards, lighting, heat, appliances, etc.)			

Exercise: Personal Living-Arrangements Review. Following the preceding activities, immediately distribute the review form (page following). The form picks up the themes implicit in the earlier exercise and asks individuals to rate their anticipated residences for each category. The "anticipated residence" is identified on the form as the one in which a person expects to be residing after retirement; thus, to respond to the form, the individual must project a specific image of what that residence will be. As always, caution marrieds to work privately (individually) and compare notes later. Simply monitor for completion and move on when all have finished with the form. Small-group discussions follow.

Small-Group Discussion. At this point, small-group discussion is strongly recommended, to provide an opportunity for individual expression about the variety of matters raised. The groups should be instructed to discuss the questions being surfaced, focussing on their impressions of living-arrangements alternatives (inspired by reading, by experiences of others around them and other family members, by "retirement literature" they may have encountered, and so on). Second, they should discuss to the extent possible the levels of planning already done by group members.

An alternative procedure for reports is often used here. The groups are told in advance to have reporters ready, who will then be asked a couple of questions about what has been discussed. After about 10 minutes of discussion, the leader calls the workshop back together, and asks for some brief information from the reporters as follows: (1) What levels of planning seem to be reflected -- a good deal or not too much? (2) What seem to be the greatest concerns, if any? (3) Was there any one, dominant expression about living-arrangements? The leader may announce his or her interest in these particular questions, and then simply call on different reporters for some reactions. This technique introduces variety into the reporting procedure, but still disseminates the desired information from each group.

Exercise: Imagining A Day in Retirement. The activity is commonly called a "guided fantasy day". First, each individual responds privately to a series of questions narrated by the leader about an imagined day in the future. Then, small discussion units share some reactions to these "fantasies". The following remarks outline the important points to be made in the introductions:

> We have been talking about the future, about planning for the future. This next activity is designed to help us project into that future, and thereby take a realistic look at some things about it. I am going to ask you to imagine a day in retirement--say, two years after retiring, and I am going to ask you a series of questions about that day, and about your life at that time.
>
> It is best to complete the exercise quietly and privately, so find a place in the room where you can be with your own thoughts. Though it isn't necessary, I suggest that you make some notes of your responses to these questions, in order that you may reflect on them further, and to enable you to share some of them with each other (though, of course, you are not expected to share anything which you do not wish to). Don't try to write down the questions; I'll give you each a copy of them after finishing the fantasy.
>
> Let your imaginations go. This is an opportunity to fantasize about what a day in retirement might look like, and to put into perspective various real factors which will influence the future.

The introduction should not become laboured. In spite of the needed privacy, some spontaneous talking out and laughter can be expected during the early questions. If the tendency continues, a leader must gently remind particpants to work quietly. Participants' demeanor and writing must be observed to set a pace in the narration. The exercise should not drag, though some questions must be allowed more time than others. The narrator must be sure to avoid over-serious intoning. The mood should be serious, but not sombre or ominous.

The following list of questions* is frequently used for the narration. Copies of the list should be duplicated in advance, and they should be distributed to participants after the narration.

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* The list used has been adapted from one prepared by Frances I. Page, for U.V. Manion, Description of a Pre-Retirement Planning for Senior Employees and Spouses, Eugene, Oregon: Retirement Services, 1975.

1. What year is it?
2. What time did you get up today?
3. How is the weather?
4. Where are you living...in what geographic area? ...in the country, in a city?
5. What kind of residence are you living in? ...the same one you were in when you retired?
6. If you have children, how old are they now? Or, if you don't have children, how old are your own siblings now?...in either case, where are they living?
7. Are your parents still living?
8. With whom are you living?
9. How have you spent your morning?
10. What will you have for lunch?
11. Today, what things will you do for yourself--just for your own satisfaction, enjoyment, or well-being?
12. How are you planning on spending the evening?
13. Besides a spouse, with whom do you spend time?
14. What do you do for others?
15. How is your health?
16. How is the health of those closest to you?
17. In your reflections today, what things in your life did you think about that were of special importance to you?
18. And what are you looking forward to? What goals and plans do you have for the future?

This activity is always followed by small-group discussions. Subgroups of only three or four members are preferred, in order to increase potential discussion time for each individual. The regular discussion groups can be subdivided by sex for this phase, since many of the images raised by the fantasy reflect important sex-role questions related to retirement life. Many leaders believe that women, especially, find this opportunity to consider the future in conversation with other women a welcome one at this mid-point in the program. Reports following the discussions are an optional feature: If reports are taken where like-sex subgroups have been used, all groups of one sex should report first--thus emphasizing any sex-related distinctions that are being felt and considered.

The discussion groups are told to share reactions to the activity, as well as important insights or feelings. The leader should caution participants not to try to go systematically through each individual's fantasy, because that would prove less productive that discussing selected questions. These discussions in the small, like-sex units almost always become engaging ones for the members, and as much as 15 minutes can be consumed here. The activity should be terminated, however, when it becomes obvious that the groups have exhausted their interest in the material.

Conclusion: Summary Discussion, Materials, Adjournment. It is suggested that, as a part of concluding activities, the "Housing Costs Analysis Form" (page following) be given each participant. It is a simple form, whose intent is to help the pre-retirees look candidly at his or her housing-related costs, both in raw form and as a percentage of projected retirement income. The evening's activities should prove sufficient stimulus for the individual to complete the form independently. Simply distribute the form, and encourage particpants to complete it within the next day or two, while the matter is still fresh.

HOUSING COSTS ANALYSIS FORM

1. Add up below the major costs associated with your retirement residence.

	Amount Monthly	Amount Yearly
Loan payments or rent:		
Property taxes:		
Home insurance (fire theft, liability, etc.)		
Utilities: electricity		
gas		
other fuel		
Other fees or encumbrances:		
Hired maintenance:		
garbage service		
housekeeping help		
yard work		
annual repairs		
Anything else:		
TOTAL COSTS		

2. What percent of your retirement budget does this total represent? This is an important figure. In your reading, you will want to compare it with the budget proportion spent on housing by retired people in general. If you are spending much more for housing costs than is average, you may want to analyze the reason and determine whether an adjustment is possible (in order to have those funds for some other category in your budget). Among U.S. retirees, for example, hypothetical budgets for retirement households estimate an average outlay of about 35% for these housing costs; such budget estimates assume that most homeowners of retirement age have completely paid up their mortgages, and that obligations chiefly include taxes, insurance, and utilities (or rental-contract fees for renters).

SESSION 5 Time, Leisure, Activities

Learning Objectives. Participants will:

(a) Identify own present patterns of leisure activity;
(b) explore relative enjoyment of activities engaged in;
(c) become aware of the idea that different activities serve an assortment of personal needs;
(d) consider later life as a natural period in which retirement affords the opportunity to pursue valued activities other than necessary work;
(e) identify the "good things" about retirement life;
(f) recognize the array of resources pertinent to the matter of re-structuring personal time--including opportunities for service, recreation, education social interaction, etc.

Agenda. SESSION 5: Time, Leisure and Activities

7:00pm	Introduction
7:10pm	Group Activity: the good things about retirement
7:25pm	Individual and Group Activities: review of patterns of activity and of leisure interests
8:15pm	General Discussion: identifying community resources for activities development and personal growth
8:30pm	Questions and Adjournment

Leader Guide. Summary of Activities:

(1) Leader's introductory remarks.
(2) Exercise: Small groups brainstorm the "good things about retirement".
(3) Individuals construct present and post-retirement "energy pie" diagrams.
(4) Small-group discussions on differences in diagrams, difficulties in projecting future use of time, etc.
(5) Individuals complete "activities inventory" checklist.
(6) BREAK
(7) Guest panel of retirees.
(8) General discussion of community resources for activities exploration and development.
(9) Conclusion and materials.

Leader Guide

Introduction. A good deal of research has reported on questions of time use in retirement -- of leisure, activities, levels of satisfaction, and so on. The leader would do well to explore various conclusions in several of the earlier cited texts in this chapter. It is obvious that the retirement event initiates a major re-structuring both of time-related behaviors and of time-use patterns. In the former case, the individual is released from numerous commands of the clock; in the latter, he or she is presented with a new abundance of "free" time. Atchley (1976) has suggested that perhaps the most telling characteristic of this changed circumstance is its return to the individual of the responsibility for decision-making. Greene *et al* (1969) found morale enhanced by both greater numbers of activities and greater perceived enjoyment of them. It is these several themes, then, that the session intends to illuminate. Along with health, aging, and finances, the subject of leisure and activity is a central consideration in most pre-retirement education programming. (Space below for notes.)

Small-Group Activity: The "Good Things" about Retirement. A popular way to move into this subject involves the "good things about retirement" brainstorming activity. As noted earlier, the method moves from broad, problem-centred postures to normal developmental perspectives-- from an emphasis on concerns (negative) to a perspective of challenge, possibility, opportunity. Normally used at some point in the second half of a program, this short, upbeat exercise punctuates that progress in the movement of the workshop.

Usual brainstorming procedures are followed. Each group should have flip-chart paper and heavy markers for recording. In giving instructions, the leader works from the question: "What are you looking forward to in retirement?" Briefly reflect that attention has been given problems, concerns, needs, and so on, and that we want now to turn specifically to anticipations, hopes, plans. Instruct the groups to record as quickly as possible all of the "good things about retirement" (reminding them to select recorders and reporters). The brainstorm itself should not consume more than four or five minutes. The groups are then called on to report their lists; each list should be completely read to the workshop, regardless of duplications that begin to appear in entries. The lists may then be posted if that procedure is desired.

The two broad themes which surface in the lists are those of time and freedom: time to do the things one wants to do, and freedom from such constraints as schedules and responsibilities. Often, lists are quite detailed, revealing a rich array of personal expression foreseen in retirement. A salutary amount of humour can also surface in this activity. The two themes, of course, key directly to all of the issues that remain to be addressed in the program (use of time, leisure, relationships, personal goals and values, etc.). An instructor's commentary can draw out these linkages.

Exercise: The "Energy Pie". Any person about to retire can expect an increase in unobligated time, and so ways of using time warrant some scrutiny. The "energy pie" exercise uses a pie-graph technique for dramatizing the matter. Participants will need blank paper and pencils. On the chalk-board or flip-chart the leader draws a large circel, defines it as the available time in a 24-hour day, and points out that pieces of this pie can be marked off for work (including travel), sleep, personal care, and so on. The leader then asks participants to draw their individual pies, and to divide them up as suggested, as an illustration of how they spend their time during the work years. The pie very quickly reveals what small amount of time seems available after necessary consumption. As participants finish their initial drawinings and are commenting on them, the leader asks them to draw a second circle: the new circle is described as the 24-hour day after retirement, and the participants are asked to divide up this new period of time, and to label the pieces of their post-retirement pies. Leaders vary in their preferences for integrating the information; here, a small-group discussion option is included, though a briefer general discussion of reactions and suggestions is often used.

Small-Group Discussions (option). If used with the energy pie, the small-group discussions are carried out without the group reporting feature following. The intent, simply, is to take the impact of the drawings into the small group, where members can compare reactions. The groups are instructed to share key reactions to the post-retirement pies, and to discuss difficulties in projecting future uses of time. After about eight minutes, the leader may wish to return to a general discussion format -- asking for spontaneous comments on the impact of the exercise and discussions. With this procedure, the leader can move appropriately into the conceptual linkage to the next activity.

Exercise: The Activities Inventory. The activities inventory asks questions of an individual about both the frequency of specified activities and the enjoyment derived from those same activities. Its design is inspired by the earlier mentioned research findings about the importance of both of these factors. Following the brainstorm theme about time, and the specific look at time in the energy pie, the leader now suggests that participants inventory specifice activities. The exercise form (pages following) elicits two responses about each of nearly 50 entries. It should be stressed again to any married couple present that each individual complete the inventory privately, and compare answers only after finishing. As people complete their checklists, spontaneousdiscussion will ensue, and this situation should be allowed to continue until all have finished with the inventory. This individual exercise need not be followed with any further discussion activity. Where the procedure has led to individual insight, that insight will be returned to as the program's remaining activities sharpen the question of the future even further.

BREAK (option). It is estimated that the session will have expended about 45 minutes to this point. The "break" suggested here is simply offered as a procedure for informally integrating the guest retirees who are to appear next in panel discussion. Certainly, leaders will differ in their preferences for managing this situation. The break is imagined as one involving modest refreshments, allowing the participants and guests to mingle. The break would be introduced with this intent stated, and the guests would have been foretold of this procedure. This technique does counter the awkward matter of having guests arriving in the room, periodically and ungreeted, during the prior exercises.

ACTIVITIES INVENTORY

Instructions: Please read each item and check for both frequency and enjoyment.

	Frequency of Activity			Enjoyment of Activity		
	Often	Sometimes	Never	Very Much	So-so	Dislike
1. Playing cards						
2. Shopping						
3. Attending movies or theatres						
4. Eating meals in a restaurant						
5. Doing art or craft work						
6. Attending large social functions (church dinners, club or association dinners, etc.)						
7. Attending small social entertainments (dinner parties, etc.)						
8. Newpaper reading for pleasure						
9. Magazine reading for pleasure						
10. Book reading for pleasure						
11. Getting together or talking with family or relatives						
12. Attending church and other religious organizations						
13. Reading of bible or other religious instruction						

ACTIVITIES INVENTORY

	Frequency of Activity			Enjoyment of Activity		
	Often	Sometimes	Never	Very Much	So-so	Dislike
14. Fairs, exhibits, etc.						
15. Going out with spouse or partner						
16. Entertaining at home						
17. Dancing						
18. Informal contacts with friends or neighbours						
19. Attending lectures (political, adult education, etc.)						
20. Watching TV, listening to radio						
21. Odd jobs at home						
22. Attending club or association meeting						
23. Working on club projects						
24. Golfing						
25. Bowling						
26. Hiking						
27. Planned walking						
28. Picnics						
29. Playing musical instrument or singing						
30. Purposely sitting down to think						
31. Attending sporting events						
32. Attending symphony concerts, or other cultural events						

ACTIVITIES INVENTORY

	Frequency of Activity			Enjoyment of Activity		
	Often	Some-times	Never	Very Much	So-so	Dislike
33. Telephone visiting						
34. Travelling or touring						
35. Using public library						
36. Visiting museums, art galleries, etc.						
37. Performing volunteer work-social service, etc.						
38. Writing personal letters						
39. Special hobbies: coin collecting, stamp collecting, etc.						
40. Photography						
41. Shop work						
42. Gardening						
43. Camping						
44. Fishing						
45. Boating						
46. Sewing						
47. Needlework, crochet, knitting etc.						
48. Regular jogging						
49. Active sports (skiing, tennis, etc.)						
ANY OTHER MAJOR ACTIVITY NOT LISTED? 50. ______________________						
Number checked (total each column)						

Guest Panel of Retirees. (If used, this event will consume the rest of session.) Both individual retirees and panels have been used effectively at this particular point in the program, to introduce first-hand experience with the issue of life-style change. The panel offers some variety missing in an individual presentation, but it also increases the work involved in locating suitable panelists and in moderating the event.

Panelists must be chosen with several important considerations in mind. A broad aim of pre-retirement education should be to impart to the individual a greater sense of command over what is happening to his or her life. A positive momentum is nourished in the workshop method -- not a "rose coloured" offering, but still a hopeful view of the future. A retired speaker with a negative outlook, with dashed hopes or a penchant for throwing cold water on the possibilities of the future, or with a tendency toward nebulous philosophizing can sour an event of this type. Nor is this the time for holding up to view assorted infirmities and frailties of what are called "the symptomatically old" (the line here is a delicate one, of course). The following general guidelines apply:

(1) the panel should represent a reasonably lengthy span of the post-retirement period;
(2) members should manifest high morale, but be open to speak of the difficult adjustments as well;
(3) in general, the affluence level should harmonize with that of the audience;
(4) the guests should demonstrate an assortment of fulfilling, interesting, creative pursuits, as well as a variety of personal styles;
(5) both married and single members are desirable, definitely both sexes, and, if possible, at least one widowed individual;
(6) if the workshop participants themselves represent a single work-site or similar occupations, the panelists might be chosen to reflect those conditions, too.

Instructors have their own styles for managing an event of this type. At least a general framework of questions is advised, and the following list has been set out to proceed along a pertinent sequence of experience. The general focus of the session will have been explained to the panelists in advance, of course. Questions from workshop participants should be encouraged and integrated. The first question below asks for a retrospective return of the panelists to their own "pre-retirement" period:

(1) What plans had you made for your new life-style -- for new uses of time, new activities, and so on?

(2) How accurate did your pre-conceptions of post-retirement life prove to be? What were the important differences?

(3) What major unexpected feelings and challenges did you encounter, with respect to developing meaningful, fulfilling activities?

(4) What new directions emerged in interests, that you had not foreseen?

(5) What resources were discovered or re-discovered in the community?

(6) What recommendations about time, leisure, and activities would you have for persons planning for retirement today?

Conclusion: Summary Discussion, Materials, Adjournment.

SESSION 6 Personal Development, Change, Psychological Health

Learning Objectives. Participants will:

(a) sharpen appreciation of existing personal competencies for coping with change, loss, role adjustments, etc.;
(b) recognize certain qualities of change as normal, developmental imperatives in the life-course;
(c) reconsider the relevance of personal resources (values, skills, aspirations, etc.) in planning for the future;
(d) define post-workshop planning behaviors, and make a firm commitment to the next step to be taken in personal planning;
(e) achieve a sense of closure with respect to the workshop process and to the conclusion of the peer-group interaction.

Agenda. SESSION 6: Personal Development, Change, Psychological Health

7:00pm Introduction

7:10pm A perspective on adult development; social-psychological changes in the second half of life

7:45pm An individual inventory of personal resources for life-planning: values, aspirations, goals

8:10pm Group Activity: goal-setting and a commitment to action

8:30pm Conclusion and Adjournment

Leader Guide. Summary of Activities

(1) Leader's introductory remarks.
(2) (option) Leader presentation: the "amoeba" concept.
(option) Guest speaker: mental/emotional health issues in later life.
(3) Exercise: Personal Resources Inventory.
(4) Men's and women's subgroups discuss inventory exercise.
(5) Exercise: Personal Commitment to Action.
(6) Small groups conclude internal process.
(7) Summary discussion, materials, program conclusion.
(8) Evaluation.

Leader Guide

Introduction. From the beginning, both content and process have intended to move the matter of retirement from its position as an ambiguous, unfamiliar, external phenomenon to a position as a recognizable, natural, internal one -- to assist the individual toward a sense of personal focus and control. This final session speaks directly to the question of change as it becomes an individual experience, then to the task of re-examining personal resources for change, and finally to the individual decision to influence the future (decision-making and action).

Leaders who use the amoeba concept (pages following) as a technique for talking about change, loss, and re-structuring often suggest to participants that planning implies change, and that we can benefit from taking a closer look at several of the predictable, natural changes of later life. The amoeba assists in talking about life changes both truthfully and constructively; its apparently simple device resists the abstract and theoretical, in favor of the recognizable and personal. The visual technique used (the amoeba drawings) is an effective, popular one.

Some leaders prefer a favored guest speaker at this point, and that option is certainly acceptable. Presentations on developmental perspectives, the mental/emotional challenges of later life, and positive mental-health perspectives can be effective. At this point, however, any presentation in this subject-matter must be carefully oriented to the integrating thrust of the final session: it must be concrete, personal, hopeful. A speaker who discusses only the statistics on alcoholism, depression, suicide, divorce, and drug dependencies, and then adds a five-point plan for mental health, can destroy the central message that has been unfolding.

The "Amoeba" Concept*

The following material reproduces a lecture originally developed by Frances I. Page**. The ideas utilized derive from Carl Eisdorfer's amoeba concept--a highly effective technique for talking about life-structure change in the second half of life. Page applies the amoeba concept as a framework for examining role adjustments, loss, and restructuring tasks that become especially signalled by the idea of retirement. In reference to other program content, the amoeba concept is commonly used as a positive approach to aging/mental-health questions, and as a helpful addition to a healthy perspective about life-course development. Though appearing quite simple conceptually--and even playful at the outset, the ideas never fail to be thoughtfully received and appreciated by the audience of pre-retirement age.

Typically, the presentation develops in two major parts--only the first of which is included in the material here. That first part is concerned with setting out the concept as a system for representing and discussing life-structure changes. In the second part, Page and others commonly apply the ideas to an example (a person in the presenter's own life experience), in order to illustrate the scope and pace of change that can be associated with later life. Presenters using this latter technique always offer examples that illustrate both critical loss and positive restructuring; this part of the lecture almost always strikes a deeply felt and recognized chord among the audience.

The amoeba presentation in these two parts can consume from 25 to 35 minutes, with the questions and comments that arise. In the program model outlined here, the ideas raised are not continued into scheduled discussion activity or other exercises (such as an amoeba-drawing exercise). Program leaders who have pioneered the use of the concept in pre-retirement education believe that the message is a highly individualized one, and that it is effectively left with the individual for deliberation and integration.

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*The introductory comments are reproduced here, with the author's permission, from J. H. Lynch, Two Models for Pre-Retirement Education, Eugene, Oregon, The University of Oregon Center for Gerontology, 1978.

**Reproduced here, with the publisher's permission, from U. V. Manion, Description of a Pre-Retirement Planning Seminar for Senior Employees and Spouses, Eugene, Oregon, Retirement Services, 1975.

The lecture is presented in the manner of a "chalk talk." Participants are called upon at different points to contribute information that furthers the ideas being developed (such as in naming the characteristics of the "play dough" and the "silly putty," and in designating the assorted roles that define the adult life-structure. A reading of the lecture itself, immediately below, will clarify the use of both the audience's participation and the amoeba drawings.

> Dr. Carl Eisdorfer, head of the department of psychiatry at the University of Washington Medical School, has developed what is called the amoeba theory of personality. An amoeba, you may remember, is a microscopic, one-celled animal most of us met in high-school biology. An amoeba has two parts--an inner nucleus, and an outer layer which has many protrusions, or "bumps."

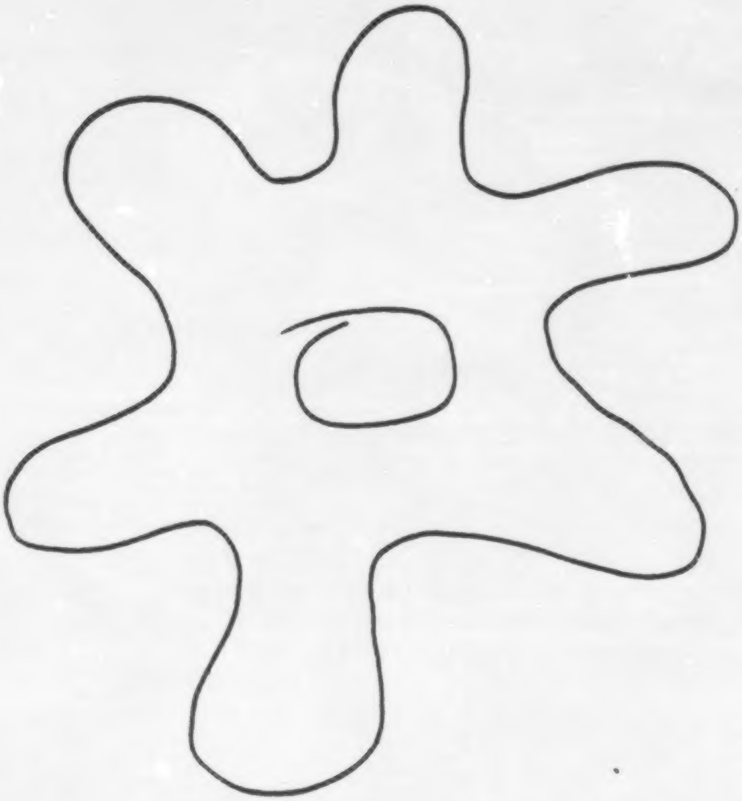
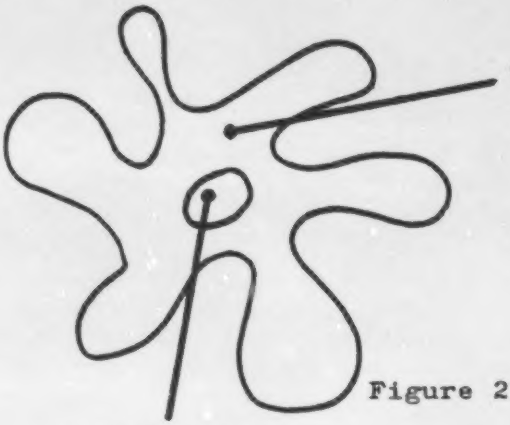


Figure 1

Dr. Eisdorfer suggests that the human personality can be represented by an amoeba, whose outer layer consists of "play dough," and whose inner nucleus is made up of "silly putty.". How many of you have had experience with "play dough"? How many with "silly putty"? Good--then you can help me list some of the characteristics of these two substances. (Pause to list characteristics on board as shown in Figure 2.)



"PLAY DOUGH"

1. colorful - many colors.
2. soft - pleasant to touch.
3. malleable/pliable - can take on many shapes.
4. holds its shape well.
5. will harden and dry if left unattended.

Figure 2

"SILLY PUTTY"

1. bouncy/resilient - a ball of it will bounce if thrown gently.
2. takes imprints (information), if pressed on written material, for example.
3. needs to be used and stimulated - will simply become shapeless if left unattended.
4. needs to be contained (protected) - can shatter if struck too sharp a blow.

The reasons these two substances were chosen for use in the theory is that they suggest characteristics which we humans have. On the outside, people are varied and colorful; each person's "bumps" are a little different from the next person's. People are also malleable. They are shaped by their experiences, by the physical environment they live in, and by the people with whom they come into contact. This stimulation keeps a person malleable and adaptive. However, if a person becomes isolated from other people and ideas, he or she might cease to change and adapt. One may become dried and hardened just like the "play dough" that is left out and unused. We might say of such a person that he has become "fixed in his ways."

In each person there is also an inner core of the personality which is more stable over time than is the outer layer. It is this inner part that sustains the person, that gives one the sense that he or she is the same person from day to day and from year to year. This inner core--made as it is of "silly putty"--has some very interesting properties. It is, by its nature, bouncy and resilient, as long as it receives the proper care. The inner core needs the outer layer of "play dough" to act as a buffer, protecting the inner core from the full impact of life-crises that might shatter and destroy it. At the same time, the outer layer must transmit stimuli from the environment so that the "silly putty" core is constantly nudged and attended and used. Without the outer layer, the inner core would collapse into a shapeless mass, as does "silly putty" if left out of its container and unattended. Now, are there any questions about the theory so far? Do you find these distinctions meaningful? (Erase Figure 2, and replace it with a fresh amoeba, without the labeling of bumps as shown; the labels are added as the lecture continues below.)

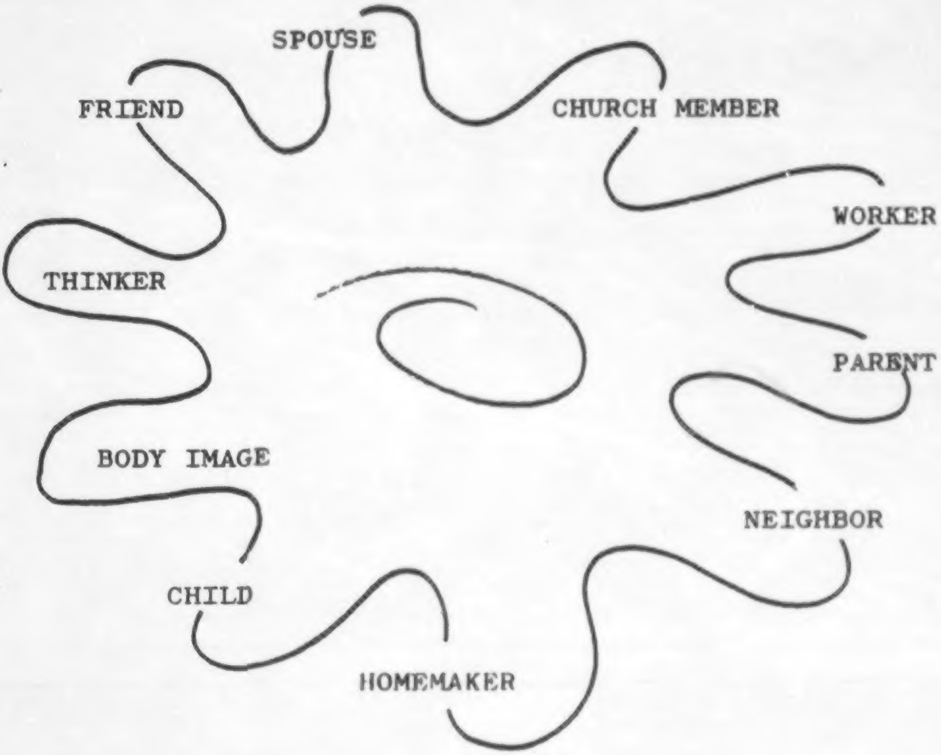


Figure 3

Another aspect of the amoeba theory is that each of these bumps can be thought of as a role that one plays in life. Most adults play many roles, such as parent, club member, citizen, and so on. Can you give me some other roles that an adult might play? (Label roles as suggested by participants.) Good. There are probably many others we could name, but these are enough to give us a picture of the different roles a person can play (be sure the picture includes the roles listed below, though it should not be limited to those roles).

One of the things that happens to people as they grow older is that many of the roles they have developed and invested in during their lives may be lost or markedly changed. For example (as each role is discussed, erase the bump representing it):

(1) Parent. As children grow up and leave home, the role of the parent is usually reduced and always changed.

(2) Child. As adults grow older, they are increasingly likely to experience the deaths of their own parents.

(3) Spouse. As people age, the likelihood of becoming a widowed person increases. Health problems can also alter the marriage relationship.

(4) Body Image. For the "beautiful woman" or the "he-man," the effects of aging may be very difficult to accept. Health problems also present difficulties here.

(5) Friend. Friends may move away or may die, or the person himself or herself may decide to move.

(6) Worker. Usually, of course, this role ends formally with retirement.

Thus the process of aging may leave a person with hardly any "play dough" exterior (Figure 4). In such a state, one might become vulnerable to new life stresses. Too much change too fast might shatter the inner core of unprotected "silly putty." Or such a person might be especially subject to that loss of shape (deterioration) that we noted can happen to the "silly putty" when left unstimulated.

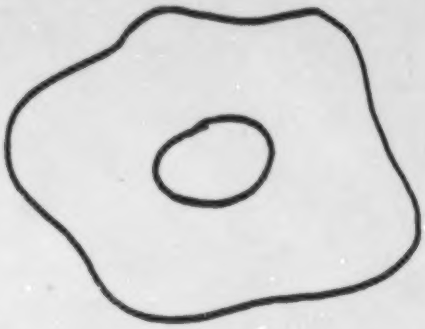


Figure 4

The effects of aging may be even more devastating to individuals who did not develop many bumps to begin with (Figure 5). For example, retirement can be an overwhelming experience for a man who has been almost totally career-oriented.

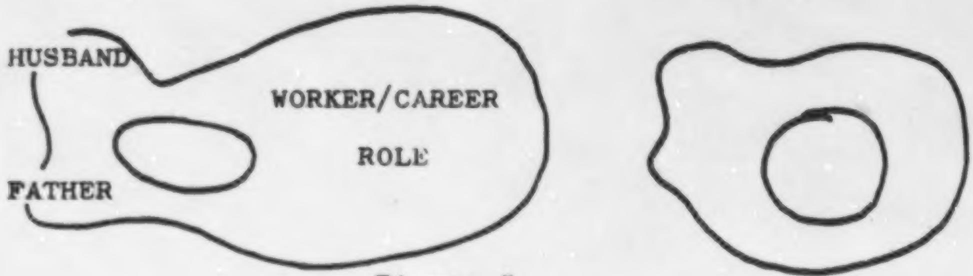


Figure 5

A housewife who has lived principally for her family may be equally vulnerable if she finds herself widowed after her children are grown (Figure 6).

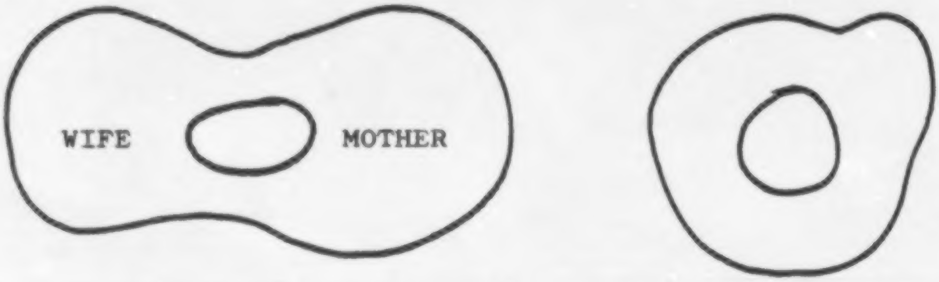


Figure 6

But the picture does not have to so bleak. People of any age are capable of participating in the building and remodeling of their personalities. Roles which have been lost or reduced can be replaced by new roles, or by the expansion of old ones (draw a fresh amoeba). Let's name some roles you find yourselves or others around you adding, or planning to add as you prepare for retirement (label bumps, Figure 7).

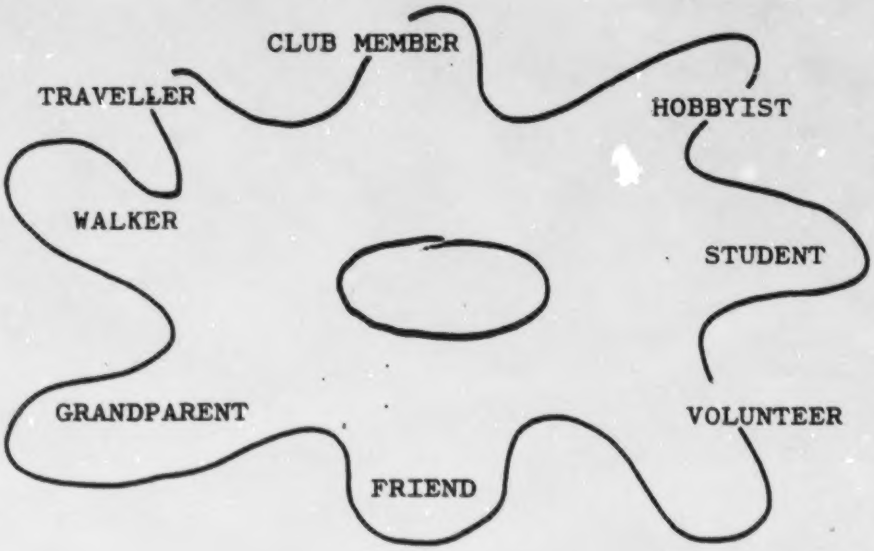


Figure 7

Ideally, change comes gradually, and the expansion and addition of roles occurs continually throughout the life cycle. The amoeba shows us that we can anticipate certain change, and perhaps that it is wise to consider our own needs for some expansion and addition of "bumps" before we might be caught by too much change. In this sense, the "third age" of life can be a period of renewal and development, rather than a period of crisis and decline.

Exercise: The Personal Resources Inventory.* This activity has been a traditional one for many years in a variety of group processes involved in life-planning and personal goal-setting considerations, and its general rationale is well known.* In pre-retirement education, the activity is used late in interaction-group and workshop methods, as the focus moves to the final question of individual values and goals, and of related targets of behavior (action). Coupled with the Commitment to Action activity, which leaders use immediately following, the inventory completes the movement from the initially broad, perspective-building considerations to the personal, action-organizing ones.

The activity proceeds first as an introspective one, then as an interactive one. On a prepared form (pages following), the individual develops information about his or her values, goals, hopes, and behaviours; then, in small discussion units, participants share the personally important reactions to the inventory, note difficult questions, reveal insights, and generally help each other clarify and supplement the developed information.

Instructions should state that the exercise is an opportunity to identify some personal resources for moving into the future, for realizing personal values in the context of a changing life. It is an opportunity to begin organizing such resources for action. Distribute the form. Advise participants to take some time for private thought, and to capture responses that come to mind as the questions are read. Monitor for completion; urge individuals to try to develop at least one response to each question.

Small-Group Discussions. The discussion activity following the inventory is normally carried out in the smaller subgroups established for the fantasy-day exercise. In this case, the men's and women's separate trios or foursomes are recommended. The smaller units allow for more discussion by each person, and they are more fittingly intimate in size for the quality of information being addressed.

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* The exercise develops around the well-known life inventory, which the authors believe originally appeared as a part of Herbert A. Shepard's "Planning for Living" materials (along with the much used life line, etc.).

PERSONAL RESOURCES INVENTORY

The following seven questions are concerned with our values, and with your resources for implementing and realizing those values. Try to develop as many answers as you can for each question.

1. When do I feel fully alive? What things and experiences make me feel that life is really worth living.... that it is great to be me and to be alive?

2. What do I do well? In what matters am I skilled, effective, capable? What do I do well for my own growth and well-being? What do I do well for others?

3. Given my current situation, and given my plans and hopes, what do I need to learn to do?

4. What wishes should I be turning into plans? Any dreams I have discarded as "unrealistic" that I should start dreaming again?

5. What under-developed or misused resources do I have? (Resources might be material things, or talents, or friends, and so on.)

6. What should I start doing now?

7. What should I stop doing now?

The discussions are almost always lively. Participants should be told to spend some time sharing what they wish of their responses to the inventory, as well as their reactions to it. Call attention, again, to the opportunity for helping each other, perhaps via some feedback or suggestion that will add to one's inventory information. Indicate that a good way to get started is to select a question and share answers all round. Discourage the idea of one person's discussing his or her complete inventory at a time. A trio or foursome may require up to 20 minutes to exhaust its discussion interests in this material. A leader must monitor unobtrusively, and may need to help a unit that has difficulty. When it appears that discussion interest has been satisfied, a warning for completion may be given, and the activity should be promptly concluded.

Exercise: The Personal Commitment to Action. The ultimate connection between the pre-retirement education experience and the real world is individual action, or "planning behavior". Ideally, the participant will be motivated to take one or more steps in preparation for retirement. This last exercise intends to establish that call to action firmly in the participants' thoughts as the program concludes.

At a point when all discussion activities have been concluded, prior to any procedural matters such as evaluation or official announcements, the facilitator asks each participant to think for a moment about one action that he or she will take, as a result of the pre-retirement program, in regard to planning the "rest of your life". (This activity very appropriately follows the Personal Resources Inventory). Note that, from all of the topics and considerations raised in the program, each person should identify one specific action to be taken in the very near future, something that will continue the planning work begun in the program.

Tell participants to think quietly about this matter, and to write down their "commitments" on paper. When all have made a choice, instruct them to announce their commitments within their small discussion groups. The commitments should be successively announced around the group circle, without feedback or discussion. Monitor for completion and verify with each group present that the statements of commitment have been completed. This entire exercise normally takes less that ten minutes.

A leader will want to observe as many of the announcements as possible, perhaps in order to make linking reference to themes in his or her closing remarks.

Small-Groups Conclude. An essential quality in the educational process used has been the interaction among participants, realized chiefly in each small group. Leaders customarily acknowledge this fact in closing, and suggest that the groups take a few minutes to conclude their interpersonal process and "say their goodbyes". Because the workshop does rely on peer-recognition and a mutuality among members, an atmosphere of intimacy and companionship normally emerges as the program develops. As the structure for these feelings is to be concluded, it is best to acknowledge that fact openly -- to compliment the pre-retirees for their work with each other, their involvement, their support, their caring. This procedure simply recognizes that people do invest in those around them, and indeed might have some important feelings about terminating formal contact with other group members.

Conclusion: Summary Discussion, Materials

Evaluation (see Chapter 4 for discussion of summative evaluation techniques and examples of forms).

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Chapter 4

PROGRAM PLANNING, IMPLEMENTATION AND REVIEW

Introduction

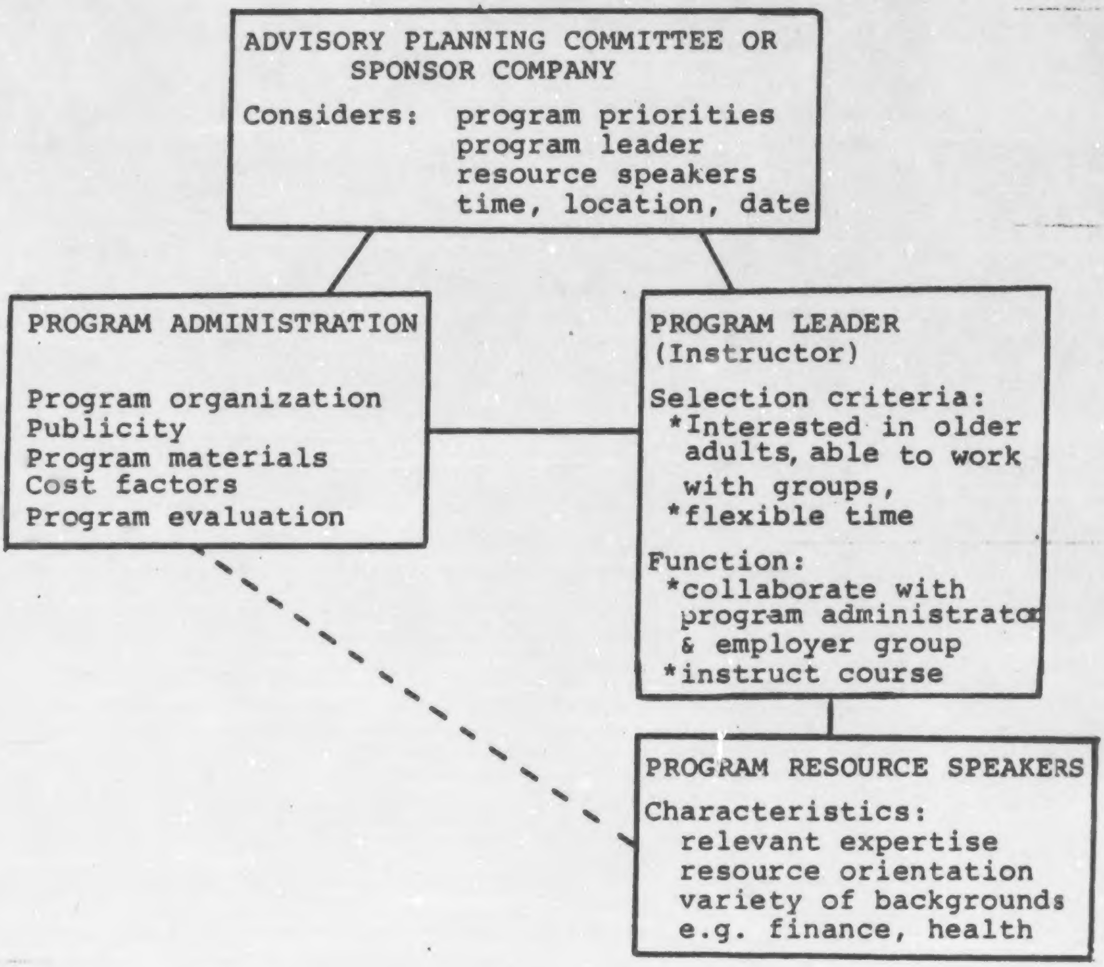
This Chapter is intended to provide program planning advice of value both to the program administrator and the instructor. In some cases, both administration and instruction will be carried out by the same individual.

A. That the reader has some understanding of and experience in planning educational programs.

B. That the somewhat arbitrary order of presentation adopted here can be rearranged by administrators and program leaders to suit their needs.

The Program Development Guide is a model which graphically lays out the programming responsibility. Naturally this model is flexible according to whether or not the program is a collaborative effort.

The Program Checklist briefly sketches out program planning steps. On the pages following that list, each item is discussed in some detail for use by administators and program leaders.


ADVISORY PLANNING COMMITTEE OR SPONSOR COMPANY
Considers: program priorities
program leader
resource speakers
time, location, date
PROGRAM ADMINISTRATION
Program organization
Publicity
Program materials
Cost factors
Program evaluation
PROGRAM LEADER (Instructor)
Selection criteria:
*Interested in older adults, able to work with groups,
*flexible time
Function:
*collaborate with program administrato
& employer group
*instruct course
PROGRAM RESOURCE SPEAKERS
Characteristics:
relevant expertise
resource orientation
variety of backgrounds
e.g. finance, health

PROGRAM DEVELOPMENT GUIDE
for
PRE-RETIREMENT EDUCATION

CHECKLIST FOR PROGRAM ADMINISTRATORS

☐ 1. Determine the need for Pre-Retirement Education and identify clientele.

☐ 2. Companies and organizations should involve a committee of workers, benefits officers, occupational health staff and others in a planning committee.

☐ 3. Identify and hire a program leader.

☐ 4. Choose supplementary resource people.

5. Consider programming details
   - ☐ time frame
   - ☐ class size/location
   - ☐ choice of space
   - ☐ program costs
   - ☐ program title
   - ☐ publicity
   - ☐ typing & duplicating
   - ☐ at conclusion

6. Classroom Management
   - ☐ chalkboard
   - ☐ flipchart
   - ☐ newsprint
   - ☐ felt pens
   - ☐ extra table for display items/books
   - ☐ films, curtains & electrical outlets
   - ☐ coffee

☐ 7. Develop evaluation or other review process.

DETAILED PROGRAM CHECKLIST

1. Determine the local need for Pre-Retirement Education

a)

It is often difficult to build a clientele for publically-offered Pre-retirement Education courses. Many older workers do not see the need for planning in advance, or believe that they have planned sufficiently. Thus, it could take several attempts, good marketing techniques and word-of-mouth advertising before the course will have an impact on the community.

For those dealing with employees in a large company, the chore is somewhat less complex. It may be wise to obtain a list of all employees above the age of 50, or 55, and to approach some of these people personally, both to determine their needs, and to encourage them to attend a program. Often, the Personnel or Employee Benefits department of the company can comine this task with the one to one counselling which takes place with workers nearing retirement age.

b) Who should the clientele be?

In various parts of Europe, retirement planning is called "preparation for the Third Age", and is considered in the perspective of lifelong education. Within that context, the most crucial group to begin working with is the 55 to 65 year olds. Some reasons for this are:

- psychological readiness - people begin to think about the retirement years during this period.
- the trend is towards early retirement. Many federal government employees, in particular, are opting for retirement between the ages of 55 and 60.

c) Inclusion of Spouses

Lifestyle changes occurring in retirement affect both husband and wife. When working within an organizational structure the program administrator should request that wives (or husbands) of workers attend any pre-retirement activity. If a course is intended for the public, or a community group, it is wise to give a price break for couples, and so encourage the attendance of spouses.

In a company where many single people are employed, it may be advisable to run a seminar for unmarried people only, since they have special needs and concerns. This also applies to programmers wishing to provide courses for community groups or the general public.

2. Working in committees to design the program

There are many ways for companies to work together, both internally and externally, to produce meaningful pre-retirement programs for employees. For example, management and union representatives may wish to collaborate with occupational health workers to meet the program needs of employees.

In the case of medium and smaller sized companies, there is large scope for collaborating with other, similar companies, to provide one program for the four or five employees nearing retirement age in each company.

Other suggestions for collaborative planning include setting up programs in cooperation with the local school district adult education unit, or the nearest community college facility.

Setting up a community-based advisory committee to help plan the program is appropriate for those wishing to offer programs to the general public, or to segments of the community (e.g. community centre groups, church groups, etc.). Some positive outcomes resulting from this type of planning are: strategically-chosen members of the community can search out capable resource people in such areas as financial planning and health maintenance, and the committee will often help to sell the program to other community members.

Bearing in mind the above points, it is politic to choose committee members who are within 10 to 15 years of retirement themselves and are aware of some retirement concerns. Members should represent key areas of retirement planning, such as health (doctors, nurses, nutritionists) or financial planning (accountants, bank managers).

3. Program Leader

a) Qualities of a competent program leader

The pre-retirement workshop instructor should be an experienced teacher who has worked with groups of adults in the past. It is, of course, helpful for the leader to have some expertise in at least one of the major topics explored in the pre-retirement program. Logically, then, the program leader might have a background in psychology, health, nutrition, sociology, finance or recreation.

The program leader should also possess a positive attitude towards retirement and aging, and be aware of the fears retirement may hold for some older workers. Some particular skills which are helpful for the group leader are:

- an ability to work with informal discussion groups (listening skills, knowing when to encourage a quiet group member, etc.)
- a warm, open, accepting manner
- some familiarity with community resources and services available
- ability to work with older adults
- general classroom management skills

b) Functions of the Program Leader

The program leader will assume whichever collaborative planning tasks are agreed upon between him/herself and the administrator. This may include discussions on the location, times, dates and use of resource people in the workshop format. The leader will decide on use of appropriate activities, where choices are available in the manual, and will make certain that adequate duplicating of activity sheets takes place.

During the workshop, it is assumed that the program leader will follow fairly closely the program leader's guide in Chapter 3 of this manual. At all times the program leader should play a facilitating role with individuals and groups, to allow for the growth of trust and openness amongst the program participants. As well, the leader should be on hand during the visit of a resource people or panelists, to act as chairperson and clock-watcher.

At the conclusion of the program, instructors will wish to go over evaluations and discuss revision of future programs with the company administrators, adult education representative, or other relevant body.

4. Supplementary Resource People

Seminar activities described in this manual allow for flexibility in terms of program content. Although one or two instructors conduct the major part of the pre-retirement seminar, there is ample provision made for bringing in local resource people around pertinent issues. For example, the areas of financial planning, estate planning and preventive health care all lend themselves to lectures and question periods by knowledgeable resource persons.

a) What to look for when selecting a supplementary resource person

Choose people who are willing to talk in an unbiased way about their area of specialization. For example, if using a trust company officer as your finance person, have him concentrate on general financial planning issues, rather than plans that his company is selling.

Resource people are expected to be adequate public speakers, as well as having the capability of fielding questions and prompting discussion amongst participants.

When you have located appropriate resource people for the program, it is beneficial to meet with them to talk about the participatory nature of the pre-retirement program. The resource people should be provided with a course outline so that they can understand where they fit into the total picture. As well, they should be encouraged to develop discussion questions and brief handouts for the group.

Resource people should be prompted in advance about any time limit imposed on their talk. Otherwise they may feel obliged to carry on until the last question is answered, and this can cause discomfort amongst both leaders and participants. When a core group of resource people has been developed for a pre-retirement program, these same people can usually be relied upon to return again and again for similar programs, as the experience is a rewarding one for them.

b) Where to begin looking for resource people

Financial Planning

* representatives from banks, trust companies, credit unions
* investment counsellors
* knowledgeable life insurance agents
* accountants

Retirement Income

* taxation branch representative
* Canada Pension Plan representative
* Provincial representatives of local retirement supplements (e.g. Mincome, GAIN)

Living Arrangements

* representative from the local housing management office
* panel from a variety of local retirement residences (either administrators or satisfied residents)

Leisure Time

* representatives from: community college or university which conducts educational programs for retired people
* community centres with special programs for retired people
* drop-in centres for retired people
* New Horizons (a division of Health & Welfare, Canada which provides funds for worthwhile projects begun by groups of retired people)

Health Management

* public health department
* local family physician
* St. John Ambulance representative
* company physician (if workshop is done in collaboration with a business)

Estate Planning

* experienced local lawyer
* chartered accountant knowledgeable in estate planning

5. Programming Details

a) Time Frame: Choice of dates and times will depend very much on the client group. If the course is run within a company or agency, management will decide whether the workshop should be held during work hours. If this is acceptable, the program can be run on consecutive full days, or partial-day segments. It is best not to draw the program out beyond a four-week period, as this causes a higher drop-out rate and loss of commitment.

If the course is to be run in the community, either by a college or community agency, the timing is less flexible. Almost all courses of this type are held during the evening, or during blocks of time on the weekend.

Remember that the multi-group discussion model does require twelve to fourteen hours of classroom contact hours, depending on the degree to which outside resources are utilized.

b) Classroom Size: A comfortable number is 25 to 35. As mentioned, co-leaders may be used with larger groups. Very small groups tend to be non-productive in the group situation.

c) Choice of Space/Location: Always use a room with movable chairs, so the groups retain fluidity. Tables are necessary, since many of the group activities use pencil and paper. Naturally, good lighting, comfortable seats and a welcome atmosphere are appropriate, but cannot always be provided.

d) Program Costs: For the company embarking on a course for the first time, a number of considerations come into play. For example, workshops tend to be more successful when held away from the workplace, which may mean a room rental charge. As well, coffee and tea should be provided for breaks. Instructor costs will vary; however, if most

d) teaching can be provided by in-house trainers and specialists, a great saving will be realized.

For those programming in the community, it is wise to budget generously for advertising the program. Remember to give a price break when couples attend the program (e.g. $20.00 for a single enrolment, $35.00 per couple).

Remember also that equipment and materials costs will include xeroxing, newsprint, felt pens and other miscellany.

e) Program Title: The administrator, instructor and planning committee are the best judges of appropriate program titles. Oten, "cute" titles will have the same effect as sombre titles in keeping away potential participants. Some titles which have been used in the past are:

Retirement - Make The Rest The Best
Rehearse Before You Retire
The Best Years of Your Life
Are You Ready for The Retirement Years?

f) Publicity: This item is also determined by the nature of the program. In-house programs can be advertised in the house organ, by special letters from the employee benefits division, or, best of all, by a personal request from management. When programming publically it is wise to send flyers to churches and service organizations, as their membership tends to include many adults in appropriate age groups. Local newspapers often run press releases describing pre-retirement courses. Any flyer or other publicity should emphasize the positive aspects of retirement planning, and some actions which may be taken towards setting retirement goals. Stress should be placed on couples attending together in any publicity which goes out.

g) Program Materials: Duplicate appropriate numbers of all activity sheets (ranking concerns, myths of aging quiz, etc.) Activity sheets should be made available to participants at the beginning of each exercise only. A bibliography list can be complied from references listed in the Appendix of this Instructor's Manual.

h) At Program Conclusion: After the program has ended, the administrator and instructor should go over the evaluations, making notes to assist in future program preparation. Letters of thanks are then sent to all resource people as well as the instructor.

6. Classroom Management

As mentioned earlier, moveable chairs and tables are a necessity for the multi-group discussion model. As well, a flip chart and felt pens (enough for instructors and each discussion group) must be available for several of the activities. Extra paper and pencils can be on hand for participants. A chalkboard supplied with chalk is often an asset. Quantities of newsprint are needed for brainstorms and other activities, as well as masking tape for affixing newsprint to the walls.

An extra table for display of free pamphlets and books can be set up near the door of the room used for the seminar. You may wish to have help from the local librarian in providing samples of interesting books that deal with pre-retirement education. The Appendix of this manual has a fairly comprehensive list of references as well.

Coffee (and tea) should be available for participants whether the workshop is an all day or shorter term event. Much valuable discussion takes place around the coffee urn, and participants come to know each other better in this way.

7. Evaluation/Review Procedures

It is wise to perform some sort of evaluation on pre-retirement programs, if only to determine the degree to which instructors and resource people were helpful to participants. Even without using sophisticated evaluative instruments, one can at least achieve some feeling for the success of the educational event. Open - ended questions which require more than a "yes/no" response naturally provide the administrator and instructor with more valuable information. According to the amount of information you require, you may add any number of questions about the course content, physical surroundings, or success of instructors.

The two sample evaluation forms which follow were designed to give administrators and instructors a general feeling about participants responses to the course. Probably the most effective ways to use the information gathered in these evaluation sheets are to:

* have all members of the planning/instructional team sit down immediately following the final session of the pre-retirement seminar, to read over the evaluation forms and discuss any problems which may have arisen.
* have the answers tabulated or summarized in typewritten form and submit to the instructors and administrators for use as a handy reference when planning future courses.

SAMPLE FORM (A)

EVALUATION: Participant Evaluation of Retirement Preparation Program

1. Please rate the listed workshop elements with respect to their interest and value.

CIRCLE ONE NUMBER

	Interesting & Helpful				Boring & Useless
a) RANKING activity on retirement concerns	1	2	3	4	5
b) MYTHS & FACTS about aging - quiz and discussion	1	2	3	4	5
c) The AMOEBA description regarding change and development	1	2	3	4	5
d) "Good Things About Retirement" BRAINSTORM	1	2	3	4	5
e) Energy Pie activity	1	2	3	4	5
f) FANTASY DAY activity and discussion	1	2	3	4	5
g) ACTIVITIES INVENTORY	1	2	3	4	5
h) PERSONAL RESOURCE INVENTORY & discussion	1	2	3	4	5
i) Program leader's input and commentary	1	2	3	4	5
j) Your small-group discussion in general	1	2	3	4	5

2. Did you enjoy the program? ____Yes ____No

3. What did you like most about the program?

4. What did you dislike about the program?

5. Please add any other comments below.

SAMPLE FORM (B)

EVALUATION: Retirement Planning Workshop

1. Did you enjoy the program? ____Yes ____No

2. What did you like most about the program?

3. What did you like least about the program?

4. What would you add to the program to improve it?

5. Do you feel that you benefitted from the:
   a) discussion with other pre-retirees Yes____ No____
   b) instructors' commentary Yes____ No____
   c) resource materials Yes____ No____
   d) exercises & group activities Yes____ No____
   e) employee benefits presentation Yes____ No____
   f) other (please specify)

6. Would you recommend this program to others?
   ____Yes ____No Why?

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CONCLUSION

In writing this training manual, we have attempted to cover a great deal of territory relating to program development, curriculum, and management of the learning event. The multi-group discussion model, as you have now seen, is far removed from a series of lectures by various community resources, held together by a co-ordinator who introduces the lectures. We believe, and recent research reveals, that involving the participant in the learning and information - sharing results in a more lasting form of educational experience. The multi-group discussion model also encourages participants and instructor to form a bond, thus increasing ease of communication.

The authors hope that you will find the text both interesting and helpful, and that you will conduct many successful Pre-retirement workshops in your business or community.

APPENDIX

The final section of this manual is intended to provide the reader with a variety of resource materials available as a supplement for the pre-retirement workshop. In no case should the materials be used as a major part of the workshop. They are intended merely to emphasize subjects and to present some additional information or insight.

A. Free Pamphlets

These pamphlets are available in quantity on request from the addresses mentioned below. Since the facts cited in the pamphlets are always changing you may find that some have been discontinued, and more current material will have taken precedence.

Be aware that workshop participants will not read large amounts of material. Choose only two or three pamphlets in important areas such as budgeting, nutrition or fitness, and hand these reading materials out individually at an appropriate point in the workshop. In some cases, the pamphlets could be read during the workshop, and a guest resource person might answer questions arising from the reading.

The list of resources and reading materials for pre-retirees is as follows:

a) Money/Benefits

"Dollars and Sense", City Savings and Trust, prepared and published by Community Relations Service, Vancouver Resource Board, 1675 West 10th Avenue, Vancouver, B.C. V6J 2A3

Four pamphlets ("Retirement Pension", "Disability Benefits", "Survivors Benefits", "Death Benefits"), published by authority of the Minister of National Health & Welfare, Ministry of Supply & Services, Canada, 1977

"Knowing", Institute of Chartered Life Underwriters, 41 Lesmill Road, Don Mills, Ontario M3B 2T3

Your Scotiabank Budget Book, The Bank of Nova Scotia

"Where to Put Your Savings" - The Choices Available Odlum Brown and T.B. Read Ltd., P.O. Box 10012, Pacific Centre, 700 West Georgia Street, Vancouver, B.C. V7Y 1A3

"Minding Your Own Business" (series) Federal Business Development Bank, Management Services, P.O. Box 6021, Montreal, Quebec, H3C 3C3

"Your Will and Your Estate", Royal Trust

"Investing in B.C.", Odlum Brown and T.B. Read Ltd., P.O. Box 10012, Pacific Centre, 700 West Georgia Street, Vancouver, B.C. V7Y 1A3

"Managing Money Kit", The Canadian Life Insurance Assoc., 44 King Street, West, Toronto, Ontario, M5H 1E9

b) Health/Nutrition

"Physical Activity and Your Heart", B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Heart Quiz", published by American Heart Association and its affiliates, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5, 1971

"Save Food Dollars and Help Your Heart", American Heart Association, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5, 1974

"Food and Your Heart", published by authority of the Honourable Monique Begin, Minister of National Health & Welfare, Ottawa

"Varicose Veins", printed by: American Heart Association, Communications, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"The Heart and Blood Vessels", printed by: American Heart Association, Communications, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Reduce Your RISK of Heart Attack", printed by: American Heart Association, Communications, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"High Blood Pressure", printed by: American Heart Assoc., Communications, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Your Heart", B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Recipes for Fat Controlled Low Cholesterol Meals", from the American Heart Association Cookbook, B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Cigarettes and Your Health", produced by Health Education and Information, Minister of Health, Parliament Buildings, Victoria, B.C. V8V 1X4

"Participate - Do It Your Way", Measured Motion Chart, Toronto-Dominion Bank, P.O. Box 8133, Toronto, Ontario, M5W 1S8

"The Senior Chef", prepared by Division of Community Nutrition, Ministry of Health, Province of B.C., Parliament Buildings, Victoria, B.C. V8V 1X4

"The Fitness Wheel", B.C. Heart Foundation, 1881 West Broadway, Vancouver, B.C. V6J 1Y5

"Exercise Break", Action B.C., 2735 East Hastings Street, Vancouver, B.C. V5K 1Z8

"Nutrient Value of Some Common Foods", reproduced by the Ministry of Health, Parliament Buildings, Victoria, B.C. V8V 1X4

"Nutrition Tips and Ideas", prepared in cooperation with the Community Nutrition Service of the REACH Medical Centre - Ministry of Health Division of Nutrition, Province of B.C.

"Health Information - Telephone Tape Library", A community service of the Health Education Centre of B.C., P.O. Box 35399, Vancouver, B.C. V6M 4G5 or 3019 Shakespeare Street, Victoria, B.C. V8R 4H6

"Your Back and How to Care for It", Schering Corporation Ltd., Pointe Claire, Quebec

"Prescription for Fitness", reprints courtesy of the B.C. Medical Association and Action B.C., 2735 East Hastings Street, Vancouver, B.C. V5K 1Z8 reprint from: B.C. Medical Journal, Vol. 16, No. 9, September, 1974

"Resource Materials', Action B.C., 2735 East Hastings Street, Vancouver, B.C. V5K 1Z8

c) Housing

"Your Personal Property Inventory", Safeco Insurance

"A Consumer Guide to Condominiums", prepared by the Real Estate Board of Greater Vancouver, B.C., 1101 West Broadway, Vancouver, B.C. V6H 1G2

"Strata Titles Amendment Act 1977", No.2 (Bill 75), Ministry of Municipal Affairs and Housing, Parliament Buildings, Victoria, B.C. V8V 1X4

"A Checklist - What to Watch for in Buying an Older Home", Real Estate Board of Greater Vancouver, B.C. 1101 West Broadway, Vancouver, B.C. V6H 1G2

"A Moving Experience", produced through cooperation of the Real Estate Board of Greater Vancouver and the Canadian Real Estate Association, 1101 West Broadway, Vancouver, B.C. V6H 1G2

d) Leisure

"Creative Retirement", Royal Bank Monthly Letter, Vol. 59, No. 9, September, 1978, also available in French and Braille

"New Horizons Is", produced by Information Directorate for Developmental Programs Branch, Health & Welfare, Canada, obtained through Regional Offices

"The Beauties of Learning", Royal Bank Monthly Letter, Vol. 58, No. 11, also available in French and Braille

"New Horizons", published by authority of the Minister of National Health & Welfare, Canada, obtained through Regional Offices

"CASE" - Counselling Assistance to Small Enterprises, Federal Business Development Bank, Regional Offices, Management Services

"CESO" - Canadian Executive Service Overseas 10th Annual Report 1977/78, 350-1130 Sherbrooke Street, West, Montreal, Quebec H3A 2M8

e) Information and Services for Retired People

"When I'm 64", Westminster Community Legal Services Society, 445 Columbia Street, New Westminster, B.C. or SPARC of B.C., 2210 West 12th Avenue, Vancouver, B.C. V6K 2N6

"A Citizen's Guide to Long Term Care in B.C.", SPARC of B.C., 2210 West 12th Avenue, Vancouver, B.C. V6K 2N6

"What's the Role of the Vancouver Volunteer Centre?",1625 West 8th Avenue, Vancouver, B.C. V6J 1T9

B. Videotapes and Films on Aging and Retirement

Most films were not designed as teaching tools, and as such are of limited value in a Pre-Retirement Seminar. They can sometimes be used to introduce a delicate subject such as relationships, however.

a) Videotape

In September 1978, the United Way of the Lower Mainland produced a television series on Retirement Planning entitled: "Tomorrow is Now". The 8-part series highlights many retirement concerns. Each segment is 30 minutes in length on 3/4 colour tape and can be rented through:

Ward Moir
Family Services of Greater Vancouver
1616 West 7th Avenue
Vancouver, B.C. V6J 1S5
Phone: 731-4951

Cost for renting the series of tapes is $50.00. Purchase Price is $300.00

A set of accompanying Retirement Planning booklets can be purchased in bulk for $3.00 per set. These booklets address a number of retirement concerns and can be used as reading material without the video series. Booklets can be obtained by writing to:

Gail Riddell, Director
Programs in Aging and
Retirement Education
Centre for Continuing Education
The University of B.C.
Vancouver, B.C. V6T 1W5
Phone: 228-2181

b) Films

Many of these films are Canadian and available locally for a rental charge. Quantities of films on aging have been developed in the U.S. Titles can be found in media catalogues

The Vacant Lot · 16min 55sec col

The charming story of how a group of 176 senior citizens, managed to transform a useless vacant lot in Montreal into a garden of delights - vegetables, flowers and parties. But the garden means much more to them than what it produces. It has completely changed their attitude about inactivity and retirement.

SOURCE: National Film Board

Antonio 27min 55 sec b&w

The story of an Italian immigrant, a widower, living alone with his memories, his Bible, and Dante which he learned to read in English. He talks about his past, his children, of good times and bad. What he tells and what the camera shows of his life makes a warm human portrait of an aging man who chooses freedom and independence even though it at times means solitude.

SOURCE: National Film Board

Do Not Fold, Staple, Spindle or Mutilate 50min b&w

Written by New York playwriter Milliard Campbell and starring Hollywood's Ed Begly, this film tells the story of an aging union leader who, after a lifetime of service for the cause, finds that he has outlived his usefulness and esteem and a new strategy is needed in bargaining with the company. It is the situation of a man who must retire.

SOURCE: National Film Board

Matter of Indifference 45min b&w

An investigative documentary on aging. The film is a critique of our society's ambivalence toward its aged.

SOURCE: Douglas College

Nobody Ever Died of Old Age 66min col

Presents a series of character studies of what it is like to be old in America, as seen through the eyes of a young nurse and writer in both rural and urban settings.

SOURCE: BCIT, Library Audio/Visual Services

The Lengthening Span 30min b&w

In this report on the field of geriatrics a model community health form is seen in action at St. Petersbourg Fla. A panel of physicians conducts a question and answer period with "senior citizens" of the community in an effort to allay unfounded fears and give an honest appraisal of the problems of the aged. Leading specialists discuss a plan for living for those over 65 years of age.

SOURCE: City Films Distribution Ltd., 376 Wellington St.,
West, Toronto, Ontario M5V 1E3
(416) 869-1633

Reflections col

Excellent, centred around five retired people who describe their own plans for retirement and offer stimulating comment.

SOURCE: Family Service Centre

Nell and Fred b&w

Film on two aged friends who consider a move into a new senior citizens home. Good for aging and living accommodation topics.

SOURCE: National Film Board

Angus short col

Farley Mowatt, commentator, talks about his father. This is a good example of an individual with a goal and purpose in life.

SOURCE: National Film Board

Rest of Your Life 28min col

This can be used with older or younger age group. It may be used as an introduction. It examines many areas such as moving, leisure, and how to be a do-it-yourself planner.

SOURCE: National Film Board

Art of Age 28min col

What five people are doing in retirement. It stresses reasons for planning and coping with leisure. Statements for discussion include changing from one lifestyle to another, and one's obligation to live as long as one's living.

SOURCE: National Film Board

David and Bert 27min col

A film portrait of two remarkable old-timers of Vancouver Island's West Coast, both in their 80's, both with an enviable zest for life. Chief David Frank teaches the ancient Indian songs and dances of his people to some sixty grandchildren. Bert Clayton still backpacks his prospector's gear through high mountain bush. From different cultures, these two share over forty years of friendship and a mutual philosophy of life.

SOURCE: National Film Board

C. References

Most books and articles appearing have a public library call number. Those with an asterisk can be found in community college and university collections.

a) Retirement Planning Programs

A short list of journal articles analyzing the effectiveness of various approaches to Retirement Planning is provided below for interested community educators and instructors. References in Chapters 2 and 3 can also provide valuable assistance to those interested in designing and conducting programs.

Bolton, Christopher R., "Humanistic Instructional Strategies and Retirement Education Programming", Gerontologist, 16.6, December, 1976, pp. 550-555

Charles, Don C., "Effect of Participation in Pre-retirement Program", Gerontologist, 11:1, Spring, 1971, Part I

Glamser, Francis D. & Gordon F. deJong, "The Efficacy of Pre-retirement Preparation Programs for Industrial Workers", Journal of Gerontology, 30:5, September, 1975, p. 595

Greene, M., H.C. Pyron, U.V. Manion, & H. Winklevoss, Pre-retirement Counselling, Retirement Adjustment and the Older Employee. Eugene, Oregon: University of Oregon, Graduate School of Management & Business, 1969

Kalt, Neil C. & Martin H. Kohn, "Pre-Retirement Counselling: Characteristics of Programs and Preferences of Retirees", Gerontologist, 15:2, April, 1975, p. 179

Manion, U. Vincent, "Pre-retirement Counselling: The need for a new approach", Personnel and Guidance Journal, November, 1976, p. 116

Mulvey, Mary C., "Preparing for Retirement". Reprint from Adult Leadership, September, 1967

Thurnher, Majda, "Goals, Values and Life Evaluations at the Pre-retirement Stage", Journal of Gerontology, 29:1, January, 1974 pp. 85-96

b) Supplementary reading material for workshop participants

i Directories

These books provide much step by step information for the person approaching retirement.

Senior Citizens' Guide to Services in B.C.

An indispensible guide to services available to seniors in B.C. Includes such hard to find information as where to get home repairs done or how to get grant money for a group

by Social Planning & Review Council of B.C., 1975

The Retirement Book: A complete early Planning guide to finances, new attitudes and where to live

Common sense on retirement and how to cushion its effects. Offers attractive options for new lifestyles and use of leisure

by Joan Adler, Morrow, 1975

101 Ways to enjoy your leisure

Suggestions for rewarding ways to spend new found leisure

by Retirement Council, Harper & Row, 1964

Retire to action: a guide to voluntary services

Now that you have some free time, volunteer services could really put your talents to use.

by Julietta K. Arthur, Abingdon Press, 1969

Mercer handbook of Canadian pension and welfare plans

Thorough examination of the provision of plans available to Canadians

by Lawrence E. Coward, CCH Canadian Ltd., 1974

Estate planning for Canadians

Pension plans, tax havens and business incorporation as it affects the estate.

by Jean Monet, Macmillan, 1975

Mike Grenby's guide to fighting inflation in Canada

Spending, saving and investing money. Much of the good advice has appeared in Mike Grenby's column in the Vancouver Sun.

by Mike Grenby, International Self Counsel Press, 1976

Wills, estates and government benefits

A layman's guide to the duties of executors and trustees as well as brief references to various Provincial and Federal benefit programs for senior citizens.

by Legal Services Commission, 1975

The Complete Retirement Planning Book

A practical "how-to" retirement book for people in their 40's and 50's and older. There's much information on health, finance, housing, law and leisure - based on the personal experiences of the author and others living in retirement.

by Peter A. Dickinson, E.P. Dutton, 1976

ii Retirement Planning General

How to Make the Rest of Your Life The Best of Your Life

This book must be one of the most comprehensively written on the subject of retirement. There is hardly an aspect of retirement that is not exhausted by the author -- establishing and maintaining personal interests and activities; second careers or occupations; involvement in one's community; marriage; sex; interaction with one's children and grandchildren; general health measures; taking care of one's heart; sleep and one's attitude to insomnia; a sense of freedom; a sense of self-worth; friendships; staying young;

maintaining purpose and direction. The list is endless. The author retired voluntarily at a young age. He did not wish to experience the "write-off" that he had seen others experience in compulsory retirement. For him, retirement meant an alternate career -- a new creative experience.

by Henry Legler, Simon & Shuster, New York, 1967

The Retirement Handbook

This is a comprehensive coverage of all aspects of retirement, written because the author is aware of the absence of retirement planning in so many lives. This book offers excellent material on all aspects of living necessary to meet the needs of retirees. It is written in an American context, but has universal appeal.

by Joseph C. Buckley, Revised edition by Henry Schmidt, 1971

How to Avoid the Retirement Trap

A lack of overall preparedness for retirement constitutes "the retirement trap". The thrust of this book is that ongoing preventive education, in all matters related to retirement, should be provided for men and women as soon as they enter the labour market in order to help them avoid the trap. The authors' findings indicate that too many persons wait until retirement is actually upon them and then ask -- what do we do now? The backdrop of this book is peculiarly American. Nevertheless, it offers a good general treatment of the difficulties and dilemmas of retirement and offers guidelines as to how to prepare adequately. The retirement trap lurks in the shadows for all of us. To be forewarned is to be forearmed. This book dramatically forewarns us.

by Leland & Lee Cooley, Nash Publishing, L.A., 1972

How to Survive Retirement in Canada

A very practical guide when thinking about retirement. It covers all aspects of retirement well, and is particularly valuable as an aid to financial planning in later years. Provides a step-by-step process for estimating and increasing retirement income and for being aware of financial options.

by Henry S. Hunnisett, Self Counsel Press, 1975

How to Live Happily with Your Retired Husband

Retirement can be a traumatic experience for a man -- and equally so for his wife -- but it can also be the most delightful and rewarding time of their life together. The purpose of this little book is to highlight some of the problems confronting a wife as a result of her husband's retirement. This is an excellent common-sense book on one important aspect of retirement, that is, a wife's inter-action with her husband now that he is at home for many more hours than previously.

by Olive Tardiff, Pilot Industries, Inc., 347 - 5th Avenue, New York, N.Y., 10016, 1973

iii Growing Older

Aging is Not for Sissies

The author believes that the key to aging gracefully and contentedly lies on being open to continued growth. She also stresses that learning to cope with challenges is a life-long process. This is a homey little book whose contents cover such matters as health, food, money, housing, sex, politics, and death for the elderly. Her listing of famous and not-so-famous persons who did outstanding things between the ages 70-90, should prove encouraging to those who still have doubts as to what can be accomplished when one is no longer young in years.

by Terry Schuckman, The Westminster Press, Philadelphia, 1975

A Good Old Age

Positive strategies for aging plus an eloquent manifesto for sweeping social change regarding the elderly.

by Alex Comfort, Crown, 1976

The Ulyssean Adult: creativity in the middle and later years

Persuasive attack on the premise that later adulthood is a time of inevitable decline.

by John A.B. McLeish, McGraw-Hill, 1976

Old Age

Widely acclaimed study of old age in its cultural context and as a personal experience.

by Simone de Beauvior

Successful Aging: The facts and fallacies of growing old

Practical advice on the social and psychological transitions that occur with age.

by Olga Knoph, Viking Press, 1975

Getting old, staying young

A doctor's prescription for continuing vitality in later life.

by D.D. Stonecysher, Norton, 1971

Nobody Ever Died of Old Age

A best-selling account of a young journalist's encounters with older people. She loves and respects the old, and denounces the way they are treated in society.

by Sharon Curtin, Little Brown, 1972

The Myth and Reality of Aging in America

This book reports on a national survey to determine the public's attitudes toward aging and its perception of what it's like to be old in America. It also documents older Americans' attitudes about themselves

by National Council on Aging, L. Harris, 1975

Aging in America

A useful guide to the problems of aging. Written for older people, their families, and people who counsel the elderly. The author provides practical guidelines to prepare for old age and analyzes various retirement patterns that reject sound mental health principles.

by Bert Kruger Smith, Beacon, 1973

Why Survive? Being Old in America

Written by the director of the National Institute on Aging, this is an excellent resource book on aging in America today. The author looks at cultural attitudes and economic circumstances. Although the precise statistics will change, the trends indicated are likely to continue. The book is readable...it cites the problems of aging and proposes solutions. Suitable for readers of every age.

by Robert N. Butler, Harper & Row, 1975

Growing Old in the Country of the Young

by Charles H. Percy, McGraw-Hill, 1974

Vitality Training for Older Adults: A Positive Approach to Growing Older

by Bruno Geba, Randon House, 1975

Growing Older

Whether one will simply age as the years pass or will grow older, is the focus of this volume. The author maintains that most of the behaviors and characteristics of the old are not inevitable, and therefore may be reversible. Many of the decreases in functioning observed among the elderly are not as much related to age as they are to the situations in which the elderly find themselves. We are really much more in control of how we age than is popularly believed. The author believes that, regardless of age, living should reflect a search for self -- the discovery and enhancement of those things that are most truly and profoundly you. Thus, how we live now, what our attitudes are toward living, growing, and aging, will be the most influential factors in determining how we age. This is excellent reading.

by Margaret Hellie Huyck, Prentice-Hall Inc., Englewood Cliffs, New Jersey, 1974

Learn to Grow Old

Dr. Paul Tournier, a Swiss psychologist, medical doctor, and author writes in a warm way of how people should approach old age and retirement. Dr. Tournier's research and experience are well blended in this book and should be invaluable to those who wish to grow old with understanding, acceptance, calm, serenity, dignity and a sense of belonging and worthwhileness.

by Paul Tournier, Harper & Row, New York, 1972

The Social Psychology of Aging

The purpose of this scholarly work is to demonstrate that chronological age should not be the sole criterion of, or necessarily equated with the aging process. The author's premise is that behaviour, at each stage of an individual's life, is the sum total of dynamic interaction between one's social system and one's personal system. There is no inherent behaviour that is peculiar to the young in years or the old in the years. This is an excellent study of the psychology of aging.

by Vern L. Bengston, The Bobbs-Merrill Co. Inc., 1973

The Final Plateau

Baum focusses on society's role in isolating older adults from the mainstream. He points out the social and economic factors which cause role loss for retired people, for example, forced retirement and minimal pension plans. Government, industry and unions are urged to work together and reshape the concept of retirement. Older people are denied a socially useful role in society, and Baum feels that is not an irreversible process, since in other cultures the older person is totally integrated. This book deals exclusively with Canadian problems of aging.

by Daniel Jay Baum, Burns & MacEachern Ltd., Toronto, Canada, 1974

iv Health/Sexuality

Stay Youthful and Fit: A Doctor's Guide

Achieve a long healthy life with the aid of diet, exercise and boredom-preventing activities.

by Lawrence E. Lamb, Harper & Row, 1974

Health in the Later Years

Direct answers to the health and medical questions most often asked by people over 40.

by Robert E. Rothenberg, New American Library, 1964

How Long will I Live

How cultural, environmental and occupational factors combine to affect each person's unique aging process.

by Laurence Galton, Macmillan, 1976

How Not to Die Young

Is your lifestyle causing you to age prematurely?

by Joan Gomez, Stein & Day, 1972

Sex after Sixty: A Guide for Men and Women in their Later Years

Confronts the prejudice in society against sexual activity in the later years and affirms its importance.

by Robert N. Butler, & Myra I Lewis, Harper & Row, 1976

Move More, Live More, Rainbow Exercise Book for Senior Citizens

Exercises chosen especially to help the older person maintain maximum fitness and flexiblity.

by Action B.C., 1976

Sex in Later Life

Out of deep concern for sexual activity in older person, Dr. Felstein has written a marvelous little book in which he vigorously dispels myths and taboos that have surrounded the sexual dispositions and capacities of older persons. These five basic ideas are: 1. Sexual function is purely for pro-creation. 2. Sexual tension is built mainly on physical attraction between the sexes, and that maintenance of this tension is fortified by physical attractiveness. 3. Sexual tension and the need for outlet are always highest in youth and decline quickly toward middle age. 4. The proposition that romantic love, with its imaginative delights and psycho-physical passion, can only occur in youth and young adulthood. 5. That among other factors which make youth the choices setting for sexual function, the body organs in young people are at peak health levels. The author deals with each of these myths, and demonstrates that there is such a thing as meaningful and enriching sex in later life.

by Ivor Felstein, M.D., Penquin Books, 1973

Sex and the Senior Citizen

This book is based on the statements of 1000 senior citizens of Miami Beach, Florida, who were interviewed and, concerns itself mainly with the subjects of sex, romance and love in their lives. Written in simple and easy style this book does not attempt to philosophize about the academics or dynamics of the elderly but simply relates the accounts of the intimate personal lives of the elderly.

by Revy Wikler & Peg Savage, Grey Fell,
New York, 1968

The Fires of Autumn

The author provides an interesting historical survey of human sexuality and demonstrates that our sexual practices are not novel. Rather, it is our attitude to such practices that has changed. With great wit and humour, he shows that, at any age or stage of life, sex is exciting and pleasurable. His chapter that deals with society's attitude to sexual activity in later years -- "How to keep it rolling" -- deserves special mention. Written by an older layman, and in a layman's terminology, his sharing of his outlook on sexual activity should constitute very enlightening and encouraging reading to the middle-aged and to those in later years.

by Peter Dickinson, Drake Publishers Inc., New York, 1974

v Mid-life

The Wonderful Crisis of Middle Age

This book addresses itself primarily to the middle-aged, but should also prove useful to those who are approaching retirement. For, it seems safe to conclude that a healthy outlook and attitude in regard to middle age, puts one in a sound position to plan for a meaningful and contributory retirement. Middle age is a potential crisis point -- similar to retirement. There are changes and losses reminding us that we are mortal, The author makes a revealing personal statement about finding the gains in this period -- a positive experience preceding the retirement years. She expresses faith in her courage to face the later years. This is excellent reading.

by Eda J. Le Shan, David McKay Co. Inc., 1973

Prime Time

Prime Time is an excellent book which addresses itself to the various misconceptions of our Western Culture, all of which have contributed to making us so very apprehensive of middle age, retirement, old age -- and, indeed, of death itself. The authors state that middle age (the 40 - 65 age group) should be regarded as an asset -- prime time -- and not as an interlude between life and death. For, middle-aged persons are de facto formidable in experience -- in living and learning. They are possessed of judgment, wisdom, inner certainty, ease and swiftness of decision-making in all sorts of situations that come from decades of interplay between the human organism and the outside world. Such an understanding of middle age would be invaluable to one's preparation for retirement.

by Bernice & Morton Hunt, Stein & Day/Publishers, New York, 1975